
A B S T R A C T S

OF THE

RETURNS FROM THE BANKS,

AND FROM THE

INSTITUTIONS FOR SAVINGS

IN

MASSACHUSETTS.

1 8 6 2 .

PREPARED FROM THE ATTESTED REPORTS

B Y O L I V E R W A R N E R ,

SECRETARY OF THE COMMONWEALTH.

B O S T O N :

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1 8 6 3 .

Commonwealth of Massachusetts.

SECRETARY'S DEPARTMENT, BOSTON, January 7, 1863.

To the Honorable, the Senate and the House of Representatives :

I have the honor to submit for the information of the Legislature, the Abstract of the Annual Returns of the several Banks and Savings Institutions in the Commonwealth, exhibiting their condition on Saturday the twenty-fifth day of October, 1862, in compliance with requisitions issued by his Excellency the Governor, on the seventh and tenth days of November.

Very respectfully,

OLIVER WARNER, *Secretary.*

CONDITION

OF THE

BANKS IN MASSACHUSETTS,

ON THE

LAST SATURDAY OF OCTOBER,

1862.

BANK RETURNS.

[Oct.

BOSTON.					
	Atlantic.	Atlas.	Blackstone.	Boston.	Boylston.
DUE FROM THE BANK.					
Capital Stock,	\$500,000 00	\$1,000,000 00	\$750,000 00	\$900,000 00	\$400,000 00
Bills in circulation of denomination of five dollars and upwards,	84,520 00	118,815 00	237,555 00	56,754 00*	93,610 00
Bills in circulation of denomination less than five dollars,	33,332 00	61,727 00	59,917 00	47,995 00	50,519 00
Net profits on hand,	51,970 37	77,511 50	43,858 40	180,156 49	19,309 70
Balances due to other banks,	83,353 30	79,856 92	1,020 15	60,693 73	10,000 00
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	415,023 55	687,594 35	788,465 60	1,522,951 02	442,222 11
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	1,168,199 22	2,025,504 77	1,880,816 15	2,768,550 24	1,015,660 81
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	68,225 71	130,927 94	164,668 00	539,095 46	92,108 34
Real Estate,	45,000 00	- -	1,467 52	65,000 00	614 20

Bills of banks in this and of the other New England States,	49,140 00†	46,933 35	104,066 54	463,263 55‡	30,767 00
Balances due from other banks,	102,576 44	70,335 75	27,551 55	70,473 58	135,336 98
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	903,257 07	1,777,307 73	1,583,062 54	1,630,717 65	756,834 29
Total amount of the Resources of the bank,	1,168,199 22	2,025,504 77	1,880,816 15	2,768,550 24	1,015,660 81
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 3 per cent., 15,000 00	April, 1862, 3 per cent., 30,000 00	April, 1862, 3 per cent., 22,500 00	April, 1862, 4 per cent., 36,000 00	April, 1862, 4 per cent., 16,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1862, 2 per cent., 10,000 00	October, 1862, 3 per cent., 30,000 00	October, 1862, 3 per cent., 22,500 00	October, 1862, 4 per cent., 36,000 00	October, 1862, 4 per cent., 16,000 00
Amount of Debts due to the bank, secured by pledge of its stock,	52,039 14	91,473 93	40,179 74	146,557 18	11,995 78
Amount of Debts due and not paid, and considered doubtful,	5,089 00	300 00	17,242 00	- -	15,050 00
Amount of Liabilities of Directors,	900 00	33,145 00	- -	374 26	9,500 00
	13,905 00	173,000 00	67,013 00	146,000 00	35,788 00

* In 1812, issued bills of the denomination of \$6, \$7, \$8 and \$9.

† Including \$40,917 U. S. Notes.

‡ Including \$287,654 U. S. Notes.

BOSTON—Continued.					
	City.	Columbian.	Bank of Commerce.	Eagle.	Eliot.
DUE FROM THE BANK.					
Capital Stock,	\$1,000,000 00	\$1,000,000 00	\$2,000,000 00	\$1,000,000 00	\$600,000 00
Bills in circulation of denomination of five dollars and upwards,	56,685 00	102,475 00	256,100 00	43,865 00	110,920 00
Bills in circulation of denomination less than five dollars,	33,850 00	34,155 00	46,023 00	39,898 00	38,746 00
Net profits on hand,	86,911 36	50,368 02	124,266 07	113,947 24	66,641 07
Balances due to other banks,	11,990 02	18,287 61	1,448,349 18	19,805 49	259,841 19
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	816,171 30	1,109,837 76	1,144,224 01	963,208 61	359,030 13
Cash deposited bearing interest,	- -	124,543 84	130,000 00	- -	- -
Total amount due from the bank,	2,005,607 68	2,439,667 23	5,148,962 26	2,180,724 34	1,435,178 39
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	111,993 13	237,270 52	361,595 38	300,300 05	85,395 39
Real Estate,	30,000 00	- -	5,505 30	- -	- -

Bills of banks in this and of the other New England States,	6,891 00	547,516 00*	536,153 18	310,112 00§	115,945 58
Balances due from other banks,	32,457 98	37,795 59	211,416 90	25,012 98	249,697 41
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	1,824,265 57	1,617,085 12	4,034,291 50†	1,545,299 31	984,140 01
Total amount of the Resources of the bank, .	2,005,607 68	2,439,667 23	5,148,962 26	2,180,724 34	1,435,178 39
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 3 per cent., 30,000 00	April, 1862, 3 per cent., 30,000 00	April, 1862, 3 per cent., 60,000 00	April, 1862, 3 per cent., 30,000 00	April, 1862, 3 per cent., 18,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1862, 3 per cent., 30,000 00	October, 1862, 3 per cent., 30,000 00	October, 1862, 3 per cent., 60,000 00	October, 1862, 3 per cent., 30,000 00	- -
Amount of Debts due to the bank, secured by pledge of its stock,	82,310 49	35,637 90	100,000 00	115,571 27	52,507 43
Amount of Debts due and not paid, and considered doubtful,	- - -	- - -	19,073 59	1,000 00	- -
Amount of Liabilities of Directors,	22,148 23	- - -	50,000 00†	21,345 87	7,500 00
	157,300 00	85,250 00	149,738 01	177,921 00	125,991 00

* Including \$408,000 United States Notes.

† Including \$261,696 U. S. Notes.

‡ Estimated loss, which is nearly covered by accrued interest on government loans, &c.
|| On thirty shares.

§ Including \$230,870 United States Notes.

BOSTON—Continued.

	Exchange.	Faneull Hall.	Freeman's.	Globe.	Granite.
DUE FROM THE BANK.					
Capital Stock,	\$1,000,000 00	\$500,000 00	\$400,000 00	\$1,000,000 00	\$900,000 00
Bills in circulation of denomination of five dollars and upwards,	135,677. 50*	245,820 00	171,060 00	47,930 00	146,000 00
Bills in circulation of denomination less than five dollars,	42,494 50*	50,475 00	43,482 00	27,036 00	75,211 00
Net profits on hand,	166,469 01	54,813 68	28,796 79	114,257 14	76,894 22
Balances due to other banks,	1,213,578 74	502 58	103,675 27	901,595 97	114,197 25
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	859,865 02	654,432 10	333,161 90	1,063,819 12	714,089 98
Cash deposited bearing interest,	- -	- -	- -	- -	61,200 00
Total amount due from the bank,	3,418,084 77	1,506,043 36	1,080,175 96	3,154,638 23	2,087,592 45
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	165,729 31	151,359 17	85,829 22	303,367 25	129,544 45
Real Estate,	- -	60,000 00	- -	- -	- -

Bills of banks in this and of the other New England States,	238,102 40	6,206 00	16,609 00†	680,025 00§	138,291 00
Balances due from other banks,	399,837 21	80,120 11	43,677 39	36,799 52	97,049 91
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	2,614,415 85	1,208,358 08	934,060 35	2,134,446 46	1,722,707 09
Total amount of the Resources of the bank,	3,418,084 77	1,506,043 36	1,080,175 96	3,154,638 23	2,087,592 45
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 4 per cent., 40,000 00	April, 1862, 4 per cent., 20,000 00	April, 1862, 3 per cent., 12,000 00	April, 1862, 4 per cent., 40,000 00	April, 1862, 3 per cent., 27,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1862, 4 per cent., 40,000 00	October, 1862, 4 per cent., 20,000 00	October, 1862, 3 per cent., 12,000 00	October, 1862, 4 per cent., 40,000 00	October, 1862, 3 per cent., 27,000 00
Amount of Debts due to the bank, secured by pledge of its stock,	160,326 71	48,532 48	16,502 62	114,257 14	76,894 22
Amount of Debts due to the bank, secured by	3,912 92	2,700 00	12,600 00	43,100 00	3,100 00
Amount of Debts due and not paid, and considered doubtful,	30,000 00†	37,275 64	9,292 21	— —	28,487 99
Amount of Liabilities of Directors,	141,168 00	42,908 00	50,067 24	122,000 00	116,008 00

* Half of a 5 and half of a 3 dollar bill returned to the bank and paid.
 § Including U. S. Currency.

† Estimated.

|| Including \$608,000 U. S. Securities.
 ‡ Including \$10,158 U. S. Notes.

BOSTON—Continued.					
	Hamilton,	Hide and Leather.	Howard.	Market.	Massachusetts.
DUE FROM THE BANK.					
Capital Stock,	\$500,000 00	\$1,000,000 00	\$500,000 00	\$560,000 00	\$800,000 00
Bills in circulation of denomination of five dollars and upwards,	124,615 00	228,795 00	173,670 00	89,345 00	85,440 00
Bills in circulation of denomination less than five dollars,	33,510 00	76,760 00	68,439 00	41,142 00	23,104 00
Net profits on hand,	125,169 53	47,115 63	30,338 18	87,051 37	90,123 46
Balances due to other banks,	34,787 36	366,866 02	161,068 30	185,323 15	—
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	1,001,600 78	621,885 34	323,571 74	441,055 40	758,916 05
Cash deposited bearing interest,	—	—	—	—	—
Total amount due from the bank,	1,819,682 67	2,341,421 99	1,257,087 22	1,403,916 92	1,757,583 51
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	159,035 68	136,803 25	81,064 45	99,723 70	126,123 22
Real Estate,	—	—	—	—	22,974 97

Bills of banks in this and of the other New England States,	45,439 00*	117,254 40	39,627 22	63,313 00	9,221 00
Balances due from other banks,	315,508 79	178,482 01	6,804 77	149,374 75	134,328 99\$
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	1,299,699 20	1,908,882 33	1,129,590 78	1,091,505 47	1,464,935 33
Total amount of the Resources of the bank,	1,819,682 67	2,341,421 99	1,257,087 22	1,403,916 92	1,757,583 51
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 4 per cent., 20,000 00	April, 1862, 3 per cent., 30,000 00	April, 1862, 3 per cent., 15,000 00	April, 1862, 3½ per cent., 19,600 00	April, 1862, 3½ per cent., 25,600 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1862, 4 per cent., 20,000 00	October, 1862, 3 per cent., 30,000 00	October, 1862, 3 per cent., 15,000 00	October, 1862, 3½ per cent., 19,600 00	October, 1862, 3½ per cent., 25,600 00
Amount of Debts due to the bank, secured by pledge of its stock,	120,000 00	27,911 41	27,387 90	75,157 25	81,849 92
Amount of Debts due and not paid, and considered doubtful,	— —	12,700 00†	1,477 00‡	800 00	100 00
Amount of Liabilities of Directors,	10,585 88	— —	1,750 00	12,689 25	20,725 30
	52,815 00	185,264 00	71,986 00	47,985 00	116,000 00

* Including \$37,389 United States Notes.

† On 145 shares.

‡ On 15 shares.

\$ Including \$40,235.45 United States Notes.

BOSTON—Continued.				
	Maverick.	Merchants'.	Bank of Mutual Redemption.	National.
DUE FROM THE BANK.				
Capital Stock,	\$400,000 00	\$4,000,000 00	\$561,700 00	\$750,000 00
Bills in circulation of denomination of five dollars and upwards,	77,615 00	498,570 00	84,705 00	42,070 00
Bills in circulation of denomination less than five dollars,	30,851 00	—	—	48,335 00
Net profits on hand,	19,656 84	115,176 60	23,825 86	1,767 85
Balances due to other banks,	13,065 62	651,801 28	3,582,207 49	33,651 14
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	246,642 72	2,892,775 64	47,405 68	348,501 09
Cash deposited bearing interest,	—	—	—	50,000 00
Total amount due from the bank,	787,831 18	8,158,323 52	4,299,844 03	1,274,325 08
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	63,174 97	529,005 00	89,044 93	68,056 04
Real Estate,	—	400,000 00	—	—

Bills of banks in this and of the other New England States,	75,612 02*	929,453 80	483,107 11	64,816 78
Balances due from other banks,	19,053 67	72,701 28	97,947 39	1,790 64
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	629,990 52	6,227,163 44	3,629,744 60†	1,139,661 62
Total amount of the Resources of the bank, .	787,831 18	8,158,323 52	4,299,844 03	1,274,325 08
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 3½ per cent., 14,000 00 October, 1862, 3 per cent., 12,000 00	April, 1862, 2½ per cent., 100,000 00 October, 1862, 3 per cent., 120,000 00	- - - - - - - - - - - - - - -	- - - - - - - - - - - - - - -
Amount of Reserved Profits at the time of declaring the last dividend,	17,157 59	115,176 60	20,247 68	5,841 97
Amount of Debts due to the bank, secured by pledge of its stock,	2,085 00†	129,498 00	- - -	3,215 13
Amount of Debts due and not paid, and considered doubtful,	6,671 48	37,636 86	128,864 89§	31,579 77 ¶
Amount of Liabilities of Directors,	100,678 00	380,171 00	58,571 00	49,351 00

* Including \$47,219.15 United States Notes.
† On 23 shares.

‡ Including loan of \$2,553,000 to United States.
¶ "A small loss estimated."

|| Last dividend, October, 1861.
§ Estimated loss, \$25,000.

BOSTON—Continued.				
	New England.	North.	Bank of North America.	Shawmut.
DUE FROM THE BANK.				
Capital Stock,	\$1,000,000 00	\$860,000 00	\$750,000 00	\$750,000 00
Bills in circulation of denomination of five dollars and upwards,	184,390 00	92,245 00	120,855 00	184,100 00
Bills in circulation of denomination less than five dollars,	42,654 00	30,216 00	39,977 00	55,483 00
Net profits on hand,	40,760 77	14,078 04	50,417 42	25,474 78
Balances due to other banks,	71,286 08	125,716 28	47,798 20	201,039 51
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	711,814 76	612,159 96	545,320 02	395,807 97
Cash deposited bearing interest,	46,564 02	- -	- -	- -
Total amount due from the bank,	2,097,469 63	1,734,415 28	1,554,367 64	1,611,905 26
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	182,203 84	100,518 05	120,989 82	90,717 20
Real Estate,	40,000 00	- -	- -	17,974 24

Bills of banks in this and of the other New England States,	75,334 00*	97,322 00†	44,684 00§	101,066 00
Balances due from other banks,	115,235 44	47,765 99	61,108 75	6,801 54
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	1,684,696 35	1,488,809 24	1,327,585 07	1,395,346 28
Total amount of the Resources of the bank, .	2,097,469 63	1,734,415 28	1,554,367 64	1,611,905 26
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 3½ per cent., 35,000 00	April, 1862, 3 per cent., 25,800 00	April, 1862, 3 per cent., 22,500 00	April, 1862, 3 per cent., 22,500 00
Amount of Reserved Profits at the time of declaring the last dividend,.	October, 1862, 3½ per cent., 35,000 00	October, 1862, 3 per cent., 25,800 00	October, 1862, 3 per cent., 22,500 00	October, 1862, 3 per cent., 22,500 00
Amount of Debts due to the bank, secured by pledge of its stock,	35,171 08	6,729 05	53,636 38	2,692 01
Amount of Debts due to the bank, secured by	3,000 00	31,182 60	1,500 00¶	16,350 00
Amount of Debts due and not paid, and considered doubtful,	12,924 92†	- -	22,000 00	- -
Amount of Liabilities of Directors,	84,576 00	84,737 74	83,375 00	79,704 40

* Including \$5,232 United States Notes.

|| Including \$395,050 government securities.

‡ Including \$37,200 United States Notes.

† Doubtful, \$3,000.

§ Including \$28,003 United States Notes.

¶ On 20 shares.

BOSTON—Continued.				
	Shoe and Leather Dealers'.	State.	Suffolk.	Traders'.
DUE FROM THE BANK.				
Capital Stock,	\$1,000,000 00	\$1,800,000 00	\$1,000,000 00	\$600,000 00
Bills in circulation of denomination of five dollars and upwards,	178,470 00	112,455 00	316,880 00	131,400 00
Bills in circulation of denomination less than five dollars,	46,608 00	23,659 00	15,937 00	80,008 00
Net profits on hand,	135,035 66	247,699 22	234,114 49	20,494 84
Balances due to other banks,	1,028,073 28	192,265 64	4,379,904 29	240,450 51
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	737,831 54	1,495,983 06	959,259 97	276,337 14
Cash deposited bearing interest,	—	—	—	—
Total amount due from the bank,	3,126,018 48	3,872,061 92	6,906,095 75	1,348,690 49
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	211,244 20	662,679 54	546,107 65	58,188 81
Real Estate,	70,000 00	—	120,000 00	4,244 39

Bills of banks in this and of the other New England States,	139,561 53*	221,426 00†	778,244 00‡	71,889 00
Balances due from other banks,	558,131 01	206,162 49	1,588,528 23	164,051 43
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	2,147,081 74	2,781,793 89	3,873,215 87	1,050,316 86
Total amount of the Resources of the bank,	3,126,018 48	3,872,061 92	6,906,095 75	1,348,690 49
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 4½ per cent., 45,000 00	April, 1862, 3½ per cent., 63,000 00	April, 1862, 4½ per cent., 45,000 00	- -
	October, 1862, 4½ per cent., 45,000 00	October, 1862, 3½ per cent., 63,000 00	October, 1862, 5 per cent., 50,000 00	- -
Amount of Reserved Profits at the time of declaring the last dividend,	125,000 00	242,321 19	251,034 67	29,469 70
Amount of Debts due to the bank, secured by pledge of its stock,	4,500 00	9,920 00	1,000 00	3,500 00
Amount of Debts due and not paid, and considered doubtful,	9,392 63	9,029 70	- -	142,370 86§
Amount of Liabilities of Directors,	81,885 00	11,000 00	149,285 00	134,933 00

* Including U. S. Notes.

† Including \$190,441 U. S. Notes.

‡ Including \$408,882 U. S. Notes.

§ "Probable loss, \$70,000."

BOSTON—Continued.

	Tremont.	Union.	Washington.	Webster.
DUE FROM THE BANK.				
Capital Stock,	\$1,500,000 00	\$1,000,000 00	\$750,000 00	\$1,500,000 00
Bills in circulation of denomination of five dollars and upwards,	174,045 00	151,315 00	103,820 00	217,485 00
Bills in circulation of denomination less than five dollars,	42,457 00	17,288 00	29,307 00	22,674 00
Net profits on hand,	32,024 34	121,198 00	51,707 06	84,664 79
Balances due to other banks,	527,307 70	134,259 35	73,916 21	55,477 82
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	990,097 57	1,313,798 60	703,342 09	856,187 32
Cash deposited bearing interest,	— —	— —	— —	699,503 44
Total amount due from the bank,	3,265,931 61	2,737,858 95	1,712,092 36	3,435,992 37
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	276,490 78	368,116 17	116,495 21	310,512 59
Real Estate,	— —	— —	14,633 74	— —

Bills of banks in this and of the other New England States,	338,535 40	223,752 05	136,337 00	448,336 00*
Balances due from other banks,	57,981 54	153,549 75	5,000 00	87,367 29
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	2,592,923 89	1,992,440 98	1,439,626 41	2,589,776 49
Total amount of the Resources of the bank,	3,265,931 61	2,737,858 95	1,712,092 36	3,435,992 37
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 3½ per cent., 52,500 00	April, 1862, 3½ per cent., 35,000 00	April, 1862, 3 per cent., 22,500 00	April, 1862, 3 per cent., 45,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1862, 3½ per cent., 52,500 00	October, 1862, 3½ per cent., 35,000 00	October, 1862, 3 per cent., 22,500 00	October, 1862, 3 per cent., 45,000 00
Amount of Debts due to the bank, secured by pledge of its stock,	28,563 16	105,542 62	38,200 00	54,595 01
Amount of Debts due and not paid, and considered doubtful,	1,000 00	3,100 00	180 00	5,000 00
Amount of Liabilities of Directors,	— —	1,664 96	— —	30,170 66†
	235,455 96	136,000 00	72,621 00	268,675 00

* Including United States Notes.

† "Estimated."

Banks organized under General Law.

BOSTON.

	Continental.	Bank of the Metropolis.	Mount Vernon.	Bank of the Republic.
DUE FROM THE BANK.				
Capital Stock,	\$300,000 00	\$200,000 00	\$200,000 00	\$1,000,000 00
Bills in circulation of denomination of five dollars and upwards,	32,225 00	65,190 00	41,750 00	220,215 00
Bills in circulation of denomination less than five dollars,	54,997 00	33,077 00	36,499 00	60,031 00
Net profits on hand,	505 01	14,186 57	1,942 02	32,307 66
Balances due to other banks,	50 00	56,101 02	-	11,275 83
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	149,783 03	189,713 75	83,475 44	378,113 20
Cash deposited bearing interest,	10,101 26	-	-	-
Total amount due from the bank,	547,661 30	558,268 34	363,666 46	1,701,942 69
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	35,763 00	41,008 87	24,094 89	96,922 35
Real Estate,	-	-	-	-
Bills of banks in this and of the other New England States,	42,643 79*	81,646 00	32,504 65†	13,580 00†
Balances due from other banks,	23,478 15	16,435 28	2,450 99	236,773 15
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	445,776 36	419,178 19	304,615 93	1,354,667 19

Total amount of the Resources of the bank, .	547,661 30	558,268 34	363,666 46	1,701,942 69
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 3 per cent., 9,000 00	April, 1862, 3½ per cent., 7,000 00	April, 1862, 3 per cent., 6,000 00	April, 1862, 3 per cent., 30,000 00
	October, 1862, 3 per cent., 9,000 00	October, 1862, 3½ per cent., 7,000 00	- - -	October, 1862, 3 per cent., 30,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	818 73	9,368 95	386 42	44,696 95
Amount of Debts due to the bank, secured by pledge of its stock,	50,032 00	22,100 00	39,504 78	19,425 00
Amount of Debts due and not paid, and considered doubtful,	1,844 91	- - -	- - -	17,000 00\$
Amount of Liabilities of Directors,	27,175 90	16,291 00	36,582 00	59,014 00
Amount of Stocks deposited with the Auditor,	153,000 00	102,950 00	101,000 00	576,000 00

[Public Stocks deposited with the Auditor of the Commonwealth, as security for the circulation of Notes, namely:]

Continental.—United States 6 per cent. Stocks, \$136,000; U. S. 5 per cent. Stocks, \$17,000.

Bank of the Metropolis.—U. S. 6 per cent. Treasury Notes, \$32,000; U. S. 7 3-10 per cent. Treasury Notes, \$3,950; U. S. 6 per cent. Bonds, \$52,000. Massachusetts 6 per cent. Bonds, \$15,000.

Mount Vernon.—City of Roxbury 5 1-2 per cent. Bonds, \$20,000. Town of Melrose, 5 1-2 per cent. Bonds, \$24,000; Town of Rockport 6 per cent. Bonds, \$5,000; State of New Hampshire 6 per cent. Bonds, \$2,000; U. S. 6 per cent. Bonds, \$40,000. U. S. 6 per cent. Certificate of Indebtedness, \$10,000.

Bank of the Republic.—U. S. 7 3-10 per cent. Loan, \$136,000; U. S. 6 per cent. Stock, \$212,000; U. S. 5-20 per cent. Bonds, \$100,000; U. S. 5 per cent. Texan Indemnity, \$5,000; U. S. Certificates of Indemnity, \$43,000. Bonds of the State of Vermont, \$15,000; Bonds of the State of Maine, \$22,500; Bonds of the City of Cambridge, \$20,000; Bonds of the City of Boston, \$2,500; Bonds of the City of Roxbury, \$6,000. Notes of the Town of North Chelsea, \$8,000; Notes of the Town of Marlborough, \$6,000.

† Including \$32,591 U. S. Notes.

‡ U. S. Notes.

§ Estimated.

Banks organized under General Law—Continued.

	BOSTON—Continued.		CAMBRIDGE.		Aggregate of 7 Banks organized under the General Law.
	Revere.	Safety Fund.	Harvard.		
DUE FROM THE BANK.					
Capital Stock,	\$1,000,000 00	\$1,000,000 00	\$200,000 00	\$3,900,000 00	
Bills in circulation of denomination of five dollars and upwards,	282,685 00	250,750 00	74,195 00	967,010 00	
Bills in circulation of denomination less than five dollars,	87,871 00	56,726 00	45,564 00	374,765 00	
Net profits on hand,	22,705 31	72,132 33†	1,702 18	145,481 08	
Balances due to other banks,	211,960 83	183,660 30	-	463,047 98	
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	957,166 96	578,026 76	41,207 59	2,377,486 73	
Cash deposited bearing interest,	79,287 87	38,020 57	-	127,409 70	
Total amount due from the bank,	2,641,676 97	2,179,315 96	362,668 77	8,355,200 49	
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	202,264 59	147,109 25	4,923 54	552,086 49	
Real Estate,	-	-	-	-	
Bills of banks in this and of the other New England States,	390,734 00	215,788 54	1,880 00	778,776 98	
Balances due from other banks,	32,158 31	20,590 82	-	331,886 70	
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	-	-	25,925 20	25,925 20	

Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . . .
Total amount of the Resources of the bank, . .
Rate and amount of Dividends since the last annual return, with dates, . . .

2,016,520 07
2,641,676 97
April, 1862,
3 per cent.,
30,000 00

Amount of Reserved Profits at the time of declaring the last dividend, . . .
Amount of Debts due to the bank, secured by pledge of its stock, . . .
Amount of Debts due and not paid, and considered doubtful, . . .
Amount of Liabilities of Directors, . . .
Amount of Stocks deposited with the Auditor, . . .

October, 1862,
3 per cent.,
30,000 00
19,519 02
1,925 00*
—
1,245 00
762,000 00

1,795,827 35
2,179,315 96
April, 1862,
3 per cent.,
30,000 00
October, 1862,
3 per cent.,
30,000 00
75,141 37†

October, 1862,
3 per cent.,
6,000 00
3,371 73
20,075 00

6,666,525 12
8,355,200 49
118,000 00

112,000 00
153,303 17
153,061 78
29,846 08
215,673 37
2,770,150 00

Revere.—United States 6 per cent. Bonds, \$200,000; United States 5-20 Bonds, \$150,000; United States 5 per cent. Bonds, \$20,000; United States 7 3-10 per cent. Treasury Notes, \$20,000; State of New York 6 per cent. Bonds, \$48,000; State of New York 5 per cent. Bonds, \$12,000; Massachusetts 6 per cent. Bonds, \$50,000; Rhode Island 6 per cent. Bonds, \$50,000; Connecticut 6 per cent. Bonds, \$30,000; City of Boston 5 per cent Bonds, \$182,000.

Safety Fund.—United States 6 per cent. Bonds, \$557,000; United States Bonds, 3 per cent., \$35,000; United States Bonds, 7 3 1-0 per cent., \$164,000; City of Lynn 5 1-2 per

cent. Bonds, \$60,000; City of Lawrence 5 1-2 per cent. Bonds, \$16,000; City of Chelsea 5 1-2 per cent. Bonds, \$25,000; Town of Waltham 5 1-2 per cent. Bonds, \$20,000; Town of Natick 5 1-2 per cent. Bonds, \$15,000; Town of Somerville 5 1-12 per cent. Bonds, \$14,400.

Harvard.—United States Bonds, \$25,000; United States 5-20 Bonds, \$40,000; United States 7 3-10 per cent. Treasury Notes, \$43,000. United States Certificates of Indebtedness, \$50,000. State of New York 6 per cent. Bonds, \$6,800. Note of the Town of Marlborough, \$3,000. Note of the Town of Weston, \$1,000.

* "On 25 shares."

† Including premium on stock, \$30,676.22.

‡ Including premium on stocks, \$31,126.18.

	SOUTH BOSTON.*		CHIESEA.	ANDOVER.	BEVERLY.
	Broadway.	Mechanics'.	Tradesman's.	Andover.	Beverly.
DUE FROM THE BANK.					
Capital Stock,	\$150,000 00	\$250,000 00	\$150,000 00	\$250,000 00	\$125,000 00
Bills in circulation of denomination of five dollars and upwards,	67,305 00	112,575 00	111,055 00	136,220 00	65,740 00
Bills in circulation of denomination less than five dollars,	36,450 00	50,015 00	23,657 00	13,597 00	31,011 00
Net profits on hand,	12,718 14	27,021 46	10,929 34	20,680 09	6,148 66
Balances due to other banks,	- -	- -	1,349 00	- -	765 70
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	134,688 79	160,009 98	52,269 91	70,688 67	90,987 82
Cash deposited bearing interest,	- -	- -	13,208 66	3,000 00	- -
Total amount due from the bank,	401,161 93	599,621 44	362,468 91	494,185 76	319,653 18
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	6,521 97	15,159 88	6,917 33	8,437 95	14,444 54
Real Estate,	10,028 11	18,500 00	8,545 02	5,000 00	- -

Bills of banks in this and of the other New England States,	18,867 00	7,695 00	8,255 26	4,499 00	19,223 16
Balances due from other banks,	2,731 02	8,995 79	5,000 00	- -	- -
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	55,789 68	128,432 16	33,754 28	75,203 67	82,981 97
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	307,224 15	420,838 61	299,997 02	401,045 14	203,003 51
Total amount of the Resources of the bank, .	401,161 93	599,621 44	362,468 91	494,185 76	319,653 18
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 3½ per cent., 5,250 00 October, 1862, 3½ per cent., 5,250 00	April, 1862, 3½ per cent., 8,750 00 October, 1862, 4 per cent., 10,000 00	April, 1862, 3 per cent., 4,500 00 October, 1862, 3 per cent., 4,500 00	April, 1862, 3 per cent., 7,500 00 October, 1862, 3 per cent., 7,500 00	April, 1862, 3 per cent., 3,750 00 October, 1862, 3½ per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	12,089 73	20,008 45	9,905 04	20,178 43	4,017 20
Amount of Debts due to the bank, secured by pledge of its stock,	6,525 00	3,275 00	11,015 00	975 00	- -
Amount of Debts due and not paid, and considered doubtful,	1,720 00	3,568 15	1,121 14	7,519 06	- -
Amount of Liabilities of Directors,	42,105 00	64,558 50	39,200 00	92,033 55	13,886 87

* Banks in South Boston required by Gen. Statutes to be classed with banks out of Boston.

	DANVERS.		SOUTH DANVERS.		GLOUCESTER.	
	Village.	Danvers.	Warren.	Bank of Cape Ann.	Gloucester.	
DUE FROM THE BANK.						
Capital Stock,	\$150,000 00	\$150,000 00	\$250,000 00	\$150,000 00	\$300,000 00	
Bills in circulation of denomination of five dollars and upwards,	62,795 00	62,405 00	80,155 00	122,130 00	95,500 00	
Bills in circulation of denomination less than five dollars,	14,463 00	20,926 00	24,735 50†	22,033 00	20,175 00	
Net profits on hand,	50,789 63	28,505 30	19,087 89	7,874 43	23,315 67	
Balances due to other banks,	1,744 56	993 63	- -	11 50	1,415 68	
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	39,955 42	43,467 57	58,999 27	105,624 26	163,176 36	
Cash deposited bearing interest,	- -	10,000 00	- -	- -	- -	
Total amount due from the bank,	319,747 61	316,297 50	432,977 66	407,673 19	603,582 71	
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house,	10,441 81	9,762 96	14,408 66	7,163 83	15,915 78	
Real Estate,	6,000 00	2,670 00	6,000 00	6,000 00	8,500 00	

Bills of banks in this and of the other New England States,	9,518 00	17,699 77	3,681 64	1,834 51	40,272 99
Balances due from other banks,	7,901 91	1,998 14	5,000 00	9,539 46	- -
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	46,411 17	31,176 18	28,710 21	58,955 97	81,648 36
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	239,474 72	252,990 45	373,177 15	324,179 42	457,245 58
Total amount of the Resources of the bank, .	319,747 61	316,297 50	432,977 66	407,673 19	603,582 71
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 4 per cent., 6,000 00 October, 1862, 3 per cent., 4,500 00	April, 1862, 3 per cent., 4,500 00 October, 1862, 3 per cent., 4,500 00	April, 1862, 3 per cent., 7,500 00 October, 1862, 3 per cent., 7,500 00	April, 1862, 3 per cent., 4,500 00 October, 1862, 3 per cent., 4,500 00	April, 1862, 3½ per cent., 10,500 00 October, 1862, 3 per cent., 9,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	50,728 66	27,760 67	17,629 69	8,347 76	22,979 02
Amount of Debts due to the bank, secured by pledge of its stock,	- -	4,100 00	- -	10,700 00	1,310 00
Amount of Debts due and not paid, and considered doubtful,	28,833 32	9,472 56*	1,737 88	1,184 26	6,313 49
Amount of Liabilities of Directors,	25,090 00	36,075 57	35,363 82	32,602 00	67,235 86

* "No loss anticipated."

† "Fractional bills outstanding."

	HAVERHILL.				LAWRENCE.	
	Essex.	Haverhill.	Merrimack.	Union.	Bay State.	
DUE FROM THE BANK.						
Capital Stock,	\$100,000 00	\$200,000 00	\$180,000 00	\$200,000 00	\$375,000 00	
Bills in circulation of denomination of five dollars and upwards,	52,590 00	116,875 00	42,840 00	80,875 00	182,095 00	
Bills in circulation of denomination less than five dollars,	13,262 00	23,935 00	24,186 00	33,081 00	54,495 00	
Net profits on hand,	7,078 44	30,192 23	30,494 47	19,007 03	39,915 45	
Balances due to other banks,	483 82	2,264 14	201 40	359 26	697 58	
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	20,109 83	49,959 03	19,190 96	51,119 66	118,323 19	
Cash deposited bearing interest,	- -	- -	- -	- -	- -	
Total amount due from the bank,	193,524 09	423,225 40	296,912 83	384,441 95	770,526 22	
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house,	4,009 90	6,776 35	6,825 36	6,596 80	16,529 71	
Real Estate,	8,000 00	8,250 00	2,000 00	10,000 00	20,000 00	

Bills of banks in this and of the other New England States,	4,840 00	1,578 17	2,018 08	2,409 05	3,657 43
Balances due from other banks,	3,000 00	5,000 00	3,414 63	10,161 53	—
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	10,259 38	71,862 88	11,178 42	21,544 77	27,369 67
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	163,414 81	329,758 00	271,476 34	333,729 80	702,969 41
Total amount of the Resources of the bank, .	193,524 09	423,225 40	296,912 83	384,441 95	770,526 22
Rate and amount of Dividends since the last annual return, with dates,	—	April, 1862, 2 per cent., 4,000 00	April, 1862, 2 per cent., 3,600 00	April, 1862, 3 per cent., 6,000 00	April, 1862, 4 per cent., 15,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	—	October, 1862, 3 per cent., 6,000 00	October, 1862, 2 per cent., 3,600 00	October, 1862, 3 per cent., 6,000 00	October, 1862, 4 per cent., 15,000 00
Amount of Debts due to the bank, secured by pledge of its stock,	5,500 00	30,000 00	30,119 11	18,569 56	37,797 57
Amount of Debts due and not paid, and considered doubtful,	—	—	3,000 00	300 00	—
Amount of Liabilities of Directors,	26,565 00	66,779 33*	30,000 00	39,652 69	6,000 00
	4,189 00	12,684 32	27,054 00	16,071 00	38,075 19

* "Comprises all over-due paper. We have with it about \$25,000 collateral, and estimate that the loss will in no event exceed the reserved profits."

	LAWRENCE—Con.		LYNN.		MARBLEHEAD.
	Pemberton.	City.	Laighton.	Lynn Mechanics'.	Grand.
DUE FROM THE BANK.					
Capital Stock,	\$100,000 00	\$150,000 00	\$200,000 00	\$250,000 00	\$100,000 00
Bills in circulation of denomination of five dollars and upwards,	73,300 00*	94,049 00	67,785 00	144,265 00	63,175 00
Bills in circulation of denomination less than five dollars,	23,134 00*	37,240 00	29,360 00	37,882 00	24,841 00
Net profits on hand,	14,296 84†	9,156 86	19,199 15	32,824 77	3,698 90
Balances due to other banks,	— —	9,957 42	3,344 29	19,709 28	— —
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	58,944 96	68,427 90	41,488 06	169,778 05	24,458 73
Cash deposited bearing interest,	— —	3,917 08	— —	— —	— —
Total amount due from the bank,	269,675 80	372,748 26	361,176 50	654,459 10	216,173 63
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	3,358 87	9,331 80	13,900 87	16,615 70	7,321 70
Real Estate,	10,915 69	— —	6,959 67	12,000 00	8,222 49

Bills of banks in this and of the other New England States,	7,592 72	19,182 69	8,809 00	12,541 00	287 00
Balances due from other banks,	407 46	2,309 39	5,276 74	260 32	3,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	45,763 24	40,236 18	48,035 76	174,501 03	40,655 00
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	201,637 82	301,688 20	278,194 46	438,541 05	156,687 44
Total amount of the Resources of the bank, .	269,675 80	372,748 26	361,176 50	654,459 10	216,173 63
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 4 per cent., 4,000 00 October, 1862, 4 per cent., 4,000 00 12,171 45	April, 1862, 4 per cent., 6,000 00 October, 1862, 4 per cent., 6,000 00 8,459 53	April, 1862, 3 per cent., 6,000 00 October, 1862, 3 per cent., 6,000 00 18,792 59	April, 1862, 4 per cent., 10,000 00 October, 1862, 4 per cent., 10,000 00 31,262 19	April, 1862, 3 per cent., 3,000 00 October, 1862, 3 per cent., 3,000 00 3,550 85
Amount of Reserved Profits at the time of declaring the last dividend,	6,950 00	800 00	3,466 11	1,748 00	950 00
Amount of Debts due to the bank, secured by pledge of its stock,	1,759 49†	- -	6,647 47	5,877 07§	- -
Amount of Liabilities of Directors,	24,845 54	57,767 00	59,654 95	68,433 89	18,629 36

* About. † "Including Reserved Fund, Discounts, and Dividends unpaid." ‡ "Estimated loss about \$300." § "Shall probably receive 50 per cent. of this."
|| The rendering of \$49 as circulation in bills of "five dollars and upwards," is not explained.

	NEWBURYPORT.			METHUEN.	MARBLEHEAD—Con.		
		Mechanics'.	Merchants'.		Marblehead.	Spicket Falls.	Ocean.
DUE FROM THE BANK.							
Capital Stock,	\$120,000 00	\$200,000 00	\$210,000 00	\$100,000 00			\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	43,370 00	68,000 00	41,975 00	43,540 00			126,365 00
Bills in circulation of denomination less than five dollars,	20,794 00	31,311 00	20,431 00	22,253 00			32,095 00
Net profits on hand,	4,947 80	9,830 06	6,501 13	9,781 56			22,085 32
Balances due to other banks,	— —	2,101 07	651 04	— —			730 26
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	40,373 63	187,395 93	173,274 67	22,913 04			231,931 02
Cash deposited bearing interest,	— —	— —	— —	— —			49,107 00
Total amount due from the bank,	229,485 43	498,638 06	452,832 84	198,487 60			612,313 60
RESOURCES OF THE BANK.							
Gold, Silver, and other coined metals in its banking-house,	8,629 30	8,968 34	12,036 88	4,066 40			10,434 07
Real Estate,	6,700 00	4,500 00	5,300 00	— —			2,500 00

Bills of banks in this and of the other New England States,	2,920 89	179 00	1,187 00	2,416 00†	917 72
Balances due from other banks,	- -	3,000 00	3,000 00	- -	980 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	25,254 55	24,793 00	67,083 63	81,701 06	367,672 70
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	185,980 69	166,449 20	413,899 09	351,378 90	229,809 11
Total amount of the Resources of the bank,	229,485 43	198,487 60	498,638 06	452,832 84	612,313 60
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 2½ per cent., 3,000 00 - -	April, 1862, 4 per cent., 4,000 00 October, 1862, 4 per cent., 4,000 00	April, 1862, 3 per cent., 6,000 00 October, 1862, 2½ per cent., 5,000 00	- - October, 1862, 2 per cent., 4,200 00	April, 1862, 5 per cent., 7,500 00 October, 1862, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	3,394 85	9,424 95	7,787 52	5,958 35	21,397 78
Amount of Debts due to the bank, secured by pledge of its stock,	3,070 00	- -	1,125 00	1,200 00	- -
Amount of Debts due and not paid, and considered doubtful,	24,923 03*	8,570 00	15,827 72	15,056 13‡	3,250 00
Amount of Liabilities of Directors,	450 00	12,388 60	6,048 13	1,780 00	6,648 00

* "Since realized 20 per cent."

† "Including \$1,105 U. S. Notes."

‡ Loss estimated at 50 per cent.

	SALEM.				ROCKPORT.	
	Asiatic.	Commercial.	Exchange.	Mercantile.	Rockport.	
DUE FROM THE BANK.						
Capital Stock,	\$315,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$150,000 00	
Bills in circulation of denomination of five dollars and upwards,	86,060 00	51,345 00	42,180 00	30,940 00	72,635 00	
Bills in circulation of denomination less than five dollars,	19,404 00	41,710 00	23,297 00	21,981 00	18,110 00	
Net profits on hand,	17,715 30	14,695 92	13,163 49	4,591 01	4,150 37	
Balances due to other banks,	33,691 37	2,521 30	1,117 81	2,745 16	- -	
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	230,904 11	68,297 52	93,502 01	52,782 59	18,827 97	
Cash deposited bearing interest,	- -	- -	- -	- -	- -	
Total amount due from the bank,	702,774 78	378,569 74	373,260 31	313,039 76	263,723 34	
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house,	13,261 66	10,027 41	8,040 75	6,961 67	4,703 33	
Real Estate,	35,000 00	4,500 00	3,000 00	5,000 00	- -	

Bills of banks in this and of the other New England States,	- -	15,820 00	9,039 51	6,426 00	4,974 00
Balances due from other banks,	11 50	- -	- -	23,872 06	20 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	60,432 43	83,911 86	29,766 06	50,765 66	1,849 57
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	198,576 08	554,781 26	325,236 76	281,155 84	294,234 52
Total amount of the Resources of the bank, .	263,723 34	702,774 78	378,569 74	373,260 31	313,039 76
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 3 per cent., 4,500 00 October, 1862, 2 per cent., 3,000 00	April, 1862, 2 per cent., 6,300 00 October, 1862, 2 per cent., 6,300 00	April, 1862, 3 per cent., 6,000 00 October, 1862, 3 per cent., 6,000 00	April, 1862, 3 per cent., 6,000 00 October, 1862, 3 per cent., 6,000 00	- - October, 1862, 2 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	4,535 84	- -	16,280 82	13,165 57	4,725 63
Amount of Debts due to the bank, secured by pledge of its stock,	4,975 00	300 00	1,510 00	- -	2,655 00
Amount of Debts due and not paid, and considered doubtful,	3,000 00	20,705 65	13,400 00	2,686 25	8,000 00
Amount of Liabilities of Directors,	33,302 00	26,881 00	52,535 00	29,347 14	28,637 00

	SALEM.			SALISBURY.	BRIGHTON.
	Merchants'.	Naumkeag.	Salem.	Powow River.	Bank of Brighton.
DUE FROM THE BANK.					
Capital Stock,	\$200,000 00	\$500,000 00	\$187,500 00	\$100,000 00	\$200,000 00
Bills in circulation of denomination of five dollars and upwards,	105,694 00*	132,790 00	55,230 00	82,825 00	164,975 00
Bills in circulation of denomination less than five dollars,	17,276 00	47,680 00	24,705 00	17,175 00	31,310 00
Net profits on hand,	4,927 01	29,663 81	8,995 52	12,862 39	16,245 59
Balances due to other banks,	- -	1,132 61	2,285 25	- -	25 00
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	249,231 57	263,533 80	49,249 17	40,778 50	64,300 54
Cash deposited bearing interest,	40,000 00	19,894 99	- -	8,000 00	- -
Total amount due from the bank,	617,128 58	994,695 21	327,964 94	261,640 89	476,856 13
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	25,216 15	22,337 57	6,177 29	5,453 84	17,051 52
Real Estate,	- -	2,000 00	- -	4,900 00	24,656 79†

Bills of banks in this and of the other New England States,	23,209 95†	15,904 29	1,042 00	2,898 00	7,317 97
Balances due from other banks,	— —	2,800 69	623 82	— —	166 04
Balances in other bank or banks to be applied to redemption of bills and payable on demand,	174,773 25	69,277 65	38,537 23	57,806 29	27,983 13
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	393,929 23	882,375 01	281,584 60	190,582 76	399,680 68
Total amount of the Resources of the bank,	617,128 58	994,695 21	327,964 94	261,640 89	476,856 13
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 3 per cent., 6,000 00 October, 1862, 3 per cent., 6,000 00 4,526 36	April, 1862, 3 per cent., 15,000 00 October, 1862, 3 per cent., 15,000 00 25,460 07	April, 1862, 3 per cent., 5,625 00 October, 1862, 2¾ per cent., 5,154 64 8,251 79	April, 1862, 4 per cent., 4,000 00 October, 1862, 3½ per cent., 3,500 00 12,240 51	April, 1862, 3 per cent., 6,000 00 October, 1862, 3 per cent., 6,000 00 14,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	169,07 00	8,883 94	3,150 00	— —	8,260 00
Amount of Debts due to the bank, secured by pledge of its stock,	10,093 39	2,000 00	2,500 00	897 10	3,750 00
Amount of Liabilities of Directors,	78,921 54	132,866 68	38,645 26	2,500 00	74,000 00

* "Bills issued of denomination of 6, 7, and 8 dollars."

† "Including checks."

|| "Including U. S. Treasury Notes and bills of New York banks, \$5,691."

‡ "Permanent real estate, \$5,000."

	CAMBRIDGE.			
	BRIGHTON—Con.	Cambridge.	Cambridge City.	Cambridge Market.
	Brighton Market.			Charles River.
DUE FROM THE BANK.				
Capital Stock,	\$250,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Bills in circulation of denomination of five dollars and upwards,	222,370 00	59,665 00	51,980 00	63,490 00
Bills in circulation of denomination less than five dollars,	21,317 00	33,464 00	17,481 00	18,925 00
Net profits on hand,	7,941 17	14,519 96	4,449 41	8,662 17
Balances due to other banks,	850 90	- -	1,719 87	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	86,459 53	41,353 49	53,178 45	79,016 98
Cash deposited bearing interest,	- -	5,000 00	- -	- -
Total amount due from the bank,	588,938 60	254,002 45	228,808 73	270,094 15
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	13,831 17	7,513 12	10,653 61	9,813 69
Real Estate,	8,240 28	6,000 00	- -	6,754 68

Bills of banks in this and of the other New England States,	4,139 54	2,538 62	1,900 00	64 02	3,917 30
Balances due from other banks,	5,000 00	- -	- -	3,150 90	4,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	54,642 17	19,915 28	25,908 34	22,493 96	34,857 47
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	503,085 44	218,035 43	190,346 78	284,208 59	210,751 01
Total amount of the Resources of the bank, .	588,938 60	254,002 45	228,808 73	321,508 46	270,094 15
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 3 per cent., 7,500 00 October, 1862, 3 per cent., 7,500 00	April, 1862, 4 per cent., 4,000 00 October, 1862, 3½ per cent., 3,500 00	April, 1862, 3 per cent., 3,000 00 October, 1862, 3 per cent., 3,000 00	April, 1862, 3 per cent., 4,500 00 October, 1862, 3 per cent., 4,500 00	April, 1862, 3½ per cent., 3,500 00 October, 1862, 3½ per cent., 3,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	7,483 71	14,628 55	3,892 07	8,046 96	8,705 47
Amount of Debts due to the bank, secured by pledge of its stock,	14,075 00	500 00	2,300 00	9,043 00	7,050 00
Amount of Debts due and not paid, and considered doubtful,	5,000 00	1,512 58	- -	2,000 00	- -
Amount of Liabilities of Directors,	41,642 00	4,500 00	18,045 89	52,074 00	21,098 00

	CAMBRIDGE—Con.		CHARLESTOWN.		CONCORD.	FRAMINGHAM.
	Lechmere.	Banker Hill.	Monument.	Concord.	Framingham.	
DUE FROM THE BANK.						
Capital Stock,	\$150,000 00	\$300,000 00	\$150,000 00	\$100,000 00	\$200,000 00	
Bills in circulation of denomination of five dollars and upwards,	105,000 00	159,155 00	93,405 00	88,735 00	127,360 00	
Bills in circulation of denomination less than five dollars,	33,622 00	49,440 00	47,814 00	9,173 00	50,024 00	
Net profits on hand,	5,266 15	43,945 27*	13,612 61	9,907 11	22,683 47	
Balances due to other banks,	— —	— —	1,221 41	— —	— —	
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	217,721 96	381,631 54	132,468 20	51,700 15	31,972 91	
Cash deposited bearing interest,	— —	— —	— —	— —	— —	
Total amount due from the bank,	511,610 11	934,171 81	438,521 22	259,515 26	432,040 38	
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house,	22,345 24	71,123 27	19,471 61	10,131 10	8,147 54	
Real Estate,	— —	21,200 00	7,500 00	2,400 00	3,000 00	

Bills of banks in this and of the other New England States,	9,091 45	2,400 00	9,965 00	1,416 97	4,134 00
Balances due from other banks,	5,891 28	- -	9,738 22	- -	- -
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	101,945 40	173,947 13	76,391 11	34,578 91	34,058 33
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	372,336 74	665,501 41	315,455 28†	210,988 28	382,700 51
Total amount of the Resources of the bank, .	511,610 11	934,171 81	438,521 22	259,515 26	432,040 38
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 4 per cent., 6,000 00 October, 1862, 4 per cent., 6,000 00 4,080 03	April, 1862, 4 per cent., 12,000 00 October, 1862, 4 per cent., 12,000 00 45,298 40	April, 1862, 3 per cent., 4,500 00 October, 1862, 3 per cent., 4,500 00 9,763 67‡	April, 1862, 3½ per cent., 3,500 00 October, 1862, 3 per cent., 3,000 00 7,731 22	April, 1862, 4 per cent., 8,000 00 October, 1862, 3½ per cent., 7,000 00 23,300 00
Amount of Reserved Profits at the time of declaring the last dividend,	6,100 00	4,500 00	1,600 00	2,310 00	2,481 00
Amount of Debts due to the bank, secured by pledge of its stock,	3,000 00	- -	9,898 76§	2,500 00	992 00
Amount of Liabilities of Directors,	19,106 00	19,631 00	47,306 16	13,506 26	24,289 00

‡ "Stocks estimated at cost,"
§ "Estimated value, \$3,153.40."

† "Including public debt of \$73,350 at par."

* Interest accrued on Government and State Loans not included.

|| On 22 shares.

	HOLLISTON.			HOPKINTON.		LOWELL.		
	Holliston.			Hopkinton.		Appleton.	Lowell.	Merchants'.
DUE FROM THE BANK.								
Capital Stock,	\$100,000 00			\$150,000 00		\$200,000 00	\$200,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	43,600 00			83,290 00		156,395 00	106,930 00	60,000 00
Bills in circulation of denomination less than five dollars,	9,237 00			15,918 00		37,614 00	25,727 00	34,376 00
Net profits on hand,	5,143 64			11,592 38		22,570 10	23,500 39	7,649 57
Balances due to other banks,	- -			- -		148 57	7,091 45	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	12,452 07			11,707 64		122,297 94	53,277 13	95,870 39
Cash deposited bearing interest,	- -			- -		- -	- -	- -
Total amount due from the bank,	170,432 71			272,508 02		539,025 61	416,525 97	347,895 96
RESOURCES OF THE BANK.								
Gold, Silver, and other coined metals in its banking-house,	6,255 43			8,035 49		11,675 24	3,204 74	1,829 00
Real Estate,	- -			- -		30,362 01	- -	12,000 00

Bills of banks in this and of the other New England States,	1,523 51	1,181 34	7,074 10	6,191 39†	8,267 00
Balances due from other banks,	18,227 44	- -	- -	10,500 00	- -
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	- -	37,562 51	82,938 31	43,306 31	38,880 16
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	144,426 33	225,728 68	406,975 95	353,323 53	286,919 80
Total amount of the Resources of the bank,	170,432 71	272,508 02	539,025 61	416,525 97	347,895 96
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 3 per cent., 3,000 00 October, 1862, 3 per cent., 3,000 00	April, 1862, 4 per cent., 6,000 00 October, 1862, 4 per cent., 6,000 00	April, 1862, 5 per cent., 10,000 00 October, 1862, 5 per cent., 10,000 00	April, 1862, 4 per cent., 8,000 00 October, 1862, 4 per cent., 8,000 00	April, 1862, 4 per cent., 6,000 00 October, 1862, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	6,000 000	11,150 17	20,623 62	22,639 18	5,750 00
Amount of Debts due to the bank, secured by pledge of its stock,	4,700 00*	6,200 00	1,150 00†	3,226 00	900 00
Amount of Debts due and not paid, and considered doubtful,	2,923 79	3,844 39	100 00	880 00	- -
Amount of Liabilities of Directors,	29,635 10	62,901 54	37,173 00	7,050 00	21,900 00

|| "On 15 shares."

† Including United States Notes and stamps.

† On 14 shares.

* On 77 shares.

	LOWELL—Con.			MALDEN.	NEWTON.
	Prescott.	Railroad.	Wamesit.	Malden.	Newton.
DUE FROM THE BANK.					
Capital Stock,	\$200,000 00	\$600,000 00	\$150,000 00	\$100,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	146,175 00	290,745 00	91,615 00	75,430 00	87,495 00*
Bills in circulation of denomination less than five dollars,	28,913 00	78,619 00	21,950 00	24,502 00	21,686 00
Net profits on hand,	27,692 10	112,036 31	8,757 73	10,289 61	13,834 03
Balances due to other banks,	- -	824 20	- -	- -	47 12
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	103,960 24	88,220 31	80,303 36	20,093 66	57,528 54
Cash deposited bearing interest,	- -	- -	50,000 00	803 08	- -
Total amount due from the bank,	506,740 34	1,170,444 82	402,626 09	231,118 35	330,590 69
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	11,113 56	25,684 50	4,214 38	5,725 19	11,026 30
Real Estate,	- -	- -	12,694 58	5,602 64	5,270 22

Bills of banks in this and of the other New England States,	7,296 60	4,668 00	4,734 05	46 00	1,633 86
Balances due from other banks,	3,000 00	- -	5,000 00	5,000 00	7,500 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	109,241 50	251,814 35	67,894 50	27,921 60	42,111 76
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	376,088 68	888,277 97	308,088 58	186,822 92	263,048 55
Total amount of the Resources of the bank, .	506,740 34	1,170,444 82	402,626 09	231,118 35	330,590 69
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 4 per cent., 8,000 00 October, 1862, 4 per cent., 8,000 00	April, 1862, 4 per cent., 24,000 00 October, 1862, 4 per cent., 24,000 00	April, 1862, 3 per cent., 4,500 00 October, 1862, 4 per cent., 6,000 00	April, 1862, 3 per cent., 3,000 00 October, 1862, 3½ per cent., 3,500 00	April, 1862, 3 per cent., 4,500 00 October, 1862, 3 per cent., 4,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	24,000 00	105,000 00	8,433 32	13,293 97	14,714 83
Amount of Debts due to the bank, secured by pledge of its stock,	3,490 00	6,824 00	300 00	300 00	2,000 00
Amount of Debts due and not paid, and considered doubtful,	- -	- -	- -	- -	5,511 06
Amount of Liabilities of Directors,	25,850 01	61,893 97	14,865 89	23,939 32	16,451 00

* "Estimated."

	SOUTH READING.	TOWNSEND.	WALTHAM.	WOBURN.	ATHOL.
	South Reading,	Townsend.	Waltham.	Woburn.	Miller's River.
DUE FROM THE BANK.					
Capital Stock,	\$100,000 00	\$100,000 00	\$200,000 00	\$150,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	59,175 00	74,265 00	119,190 00	77,875 00	110,220 00
Bills in circulation of denomination less than five dollars,	25,000 00	24,996 00	11,570 00	32,327 00	36,127 00
Net profits on hand,	3,075 92	9,689 74	3,851 14	22,356 72	16,317 59
Balances due to other banks,	- -	- -	- -	- -	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	25,213 43	14,872 76	46,061 72	84,337 45	55,480 96
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	212,464 35	223,823 50	380,672 86	366,896 17	368,145 55
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	3,682 36	5,464 40	11,249 12	15,261 79	16,131 12
Real Estate,	- -	2,000 00	5,500 00	10,633 93	3,000 00

Bills of banks in this and of the other New England States,	107 00	766 53	10,209 75	359 23	4,734 00
Balances due from other banks,	— —	3,000 00	27,997 87	— —	8,782 52
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	31,793 36	13,232 45	4,000 00	70,054 99	99,994 87
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	176,881 63	199,360 12	321,716 12	270,586 23	235,503 04
Total amount of the Resources of the bank, .	212,464 35	223,823 50	380,672 83	366,896 17	368,145 55
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 3 per cent., 3,000 00 October, 1862, 3 per cent., 3,000 00	April, 1862, 3½ per cent., 3,500 00 October, 1862, 3 per cent., 3,000 00	April, 1862, 2½ per cent., 5,000 00 October, 1862, 2 per cent., 4,000 00	April, 1862, 4 per cent., 6,000 00 October, 1862, 4 per cent., 6,000 00	April, 1862, 3 per cent., 4,500 00 October, 1862, 3 per cent., 4,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	2,255 89	9,418 69	3,114 21	22,356 72	15,362 35
Amount of Debts due to the bank, secured by pledge of its stock,	5,800 00	2,650 00*	1,200 00	4,000 00	2,445 00
Amount of Debts due and not paid, and considered doubtful,	2,200 00	— —	58,634 02	2,650 00	2,750 00
Amount of Liabilities of Directors,	56,350 00	26,640 84	12,300 00	67,374 00	29,655 00

* "On 36 shares."

	BLACKSTONE.		FITCHBURG.		GRAFTON.	LANCASTER.
	Worcester County.	Fitchburg.	Fitchburg.	Rollstone.		
DUE FROM THE BANK.						
Capital Stock,	\$100,000 00	\$250,000 00	\$250,000 00	\$250,000 00	\$100,000 00	\$200,000 00
Bills in circulation of denomination of five dollars and upwards,	54,505 00	213,886 00*		161,200 00	63,720 00	160,180 00
Bills in circulation of denomination less than five dollars,	19,413 00	34,220 00		44,150 00	16,610 00	45,902 00
Net profits on hand,	2,929 46	43,915 19		34,014 14	4,198 86	25,204 20
Balances due to other banks,	979 11	289 53		170 21	- -	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	15,416 17	165,082 08		64,255 04	17,020 68	22,253 71
Cash deposited bearing interest,	- -	- -		- -	- -	- -
Total amount due from the bank,	193,242 74	707,392 80		553,789 39	201,549 54	453,539 91
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house,	4,391 76	56,238 16		33,385 99	4,634 21	12,060 62
Real Estate,	- -	3,000 00		3,985 05	1,000 00	1,000 00

Bills of banks in this and of the other New England States,	2,052 00	22,182 00	3,503 00	- -	297 00
Balances due from other banks,	4,110 61	106,500 00†	11,033 00†	- -	2,405 30
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	15,854 72	86,075 69	116,357 93	13,089 24	56,764 57
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	166,833 65	433,396 95	385,524 42	182,826 09	381,012 42
Total amount of the Resources of the bank, .	193,242 74	707,392 80	553,789 39	201,549 54	453,539 91
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 3 per cent., 3,000 00 October, 1862, 3 per cent., 3,000 00	April, 1862, 3 per cent., 7,500 00 October, 1862, 3 per cent., 7,500 00	April, 1862, 3 per cent., 7,500 00 October, 1862, 3 per cent., 7,500 00	April, 1862, 3 per cent., 3,000 00 October, 1862, 3 per cent., 3,000 00	April, 1862, 4 per cent., 8,000 00 October, 1862, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	2,206 65	41,000 00	33,032 60	3,138 59	24,483 32
Amount of Debts due to the bank, secured by pledge of its stock,	4,900 00.	1,300 00	1,350 00	- -	1,000 00
Amount of Debts due and not paid, and considered doubtful,	- -	3,078 45	468 00	- -	1,750 00
Amount of Liabilities of Directors,	33,477 06	59,521 47	70,362 00	37,834 05	32,295 79

* The rendering of this amount in notes of "five dollars and upwards," is not explained.

† Includes deposit in U. S. Sub-Treasury.

‡ "U. S. Notes."

	LEICESTER.	MILFORD.	MILBURY.	NORTHBOROUGH.	OXFORD.
	Leicester.	Milford.	Milbury.	Northborough.	Oxford.
DUE FROM THE BANK.					
Capital Stock,	\$200,000 00	\$250,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Bills in circulation of denomination of five dollars and upwards,	189,910 00	128,350 00	60,090 00	79,340 00	59,715 00
Bills in circulation of denomination less than five dollars,	46,100 00	36,101 00	19,282 00	16,063 00	18,494 00
Net profits on hand,	22,698 61	30,480 06	5,630 59	15,728 06	6,490 34
Balances due to other banks,	28 00	- -	92 78	- -	655 20
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	51,122 42	57,448 16	31,002 59	51,614 95	17,049 94
Cash deposited bearing interest,	5,550 00	- -	- -	- -	- -
Total amount due from the bank,	515,409 03	502,379 22	216,097 96	262,746 01	202,404 48
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	8,614 14	12,344 79	4,917 02	5,147 16	5,656 80
Real Estate,	3,446 56	- -	- -	2,000 00	3,700 00

Bills of banks in this and of the other New England States,	2,148 00	3,593 00	7,276 00*	1,585 32	823 00
Balances due from other banks,	33,377 32	— —	5,606 18	3,000 00	2,306 01
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	67,904 12	64,403 83	24,477 62	96,731 07	30,823 73
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	399,918 89	422,037 60	173,821 14	154,282 46	159,094 94
Total amount of the Resources of the bank, .	515,409 03	502,379 22	216,097 96	262,746 01	202,404 48
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 4 per cent., 8,000 00 October, 1862, 4 per cent., 8,000 00	April, 1862, 3½ per cent., 8,750 00 October, 1862, 3½ per cent., 8,750 00	April, 1862, 3 per cent., 3,000 00 October, 1862, 3 per cent., 3,000 00	April, 1862, 3½ per cent., 3,500 00 October, 1862, 3 per cent., 3,000 00	April, 1862, 3½ per cent., 3,500 00 October, 1862, 3 per cent., 3,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	20,818 85	30,090 23	4,310 38	17,436 28	6,548 63
Amount of Debts due to the bank, secured by pledge of its stock,	— —	18,300 00	600 00	— —	100 00
Amount of Debts due and not paid, and considered doubtful,	3,427 83	5,937 44	2,776 56†	10,291 41†	7,128 86
Amount of Liabilities of Directors,	9,059 54	97,233 00	30,878 15	42,116 97	10,188 19

* "Including legal tender notes."

† "Worth fifty cents on the dollar."

‡ "Probable loss, \$3,220."

	SOUTHBIDGE.			UXBRIDGE.			WORCESTER.		
	Southbridge.		Blackstone.			Central.	Citizens'.		City.
DUE FROM THE BANK.									
Capital Stock,	\$150,000 00		\$100,000 00			\$250,000 00	\$150,000 00		\$400,000 00
Bills in circulation of denomination of five dollars and upwards,	113,730 00		68,015 00			102,850 00	71,175 00		152,805 00
Bills in circulation of denomination less than five dollars,	18,571 00		16,493 25			29,735 00	11,222 00		48,189 00
Net profits on hand,	6,034 67		20,392 13			13,883 38	31,555 43		15,225 31
Balances due to other banks,	- -		122 51			14,007 65	3,229 48		3,173 15
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	32,392 21		67,315 77			133,663 83	120,064 40		167,814 99
Cash deposited bearing interest,	- -		- -			- -	- -		15,520 47
Total amount due from the bank,	320,727 88		272,338 66			544,139 86	387,246 31		802,727 92
RESOURCES OF THE BANK.									
Gold, Silver, and other coined metals in its banking-house,	18,419 38		13,970 80			24,618 45	20,242 95		32,986 80
Real Estate,	2,600 00		- -			6,000 00	10,000 00		- -

Bills of banks in this and of the other New England States,	2,922 00	2,691 00	6,438 00	3,302 00	1,217 00
Balances due from other banks,	506 50	5,000 00	3,735 26	2,000 00	5,623 68
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	44,774 25	65,584 98	40,697 14	44,407 38	90,562 78
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	251,505 75	185,091 88	462,651 01	307,293 98	672,337 66
Total amount of the Resources of the bank, .	320,727 88	272,338 66	544,139 86	387,246 31	802,727 92
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 3½ per cent., 5,250 00 October, 1862, 3 per cent., 4,500 00	April, 1862, 4 per cent., 4,000 00 October, 1862, 4 per cent., 4,000 00	- - - October, 1862, 3 per cent., 7,500 00	April, 1862, 4 per cent., 6,000 00 October, 1862, 3 per cent., 4,500 00	April, 1862, 3 per cent., 12,000 00 October, 1862, 3 per cent., 12,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	5,370 32	20,078 96	12,727 16	30,100 00	13,334 64
Amount of Debts due to the bank, secured by pledge of its stock,	- - -	- - -	450 00†	484 75	- - -
Amount of Debts due and not paid, and considered doubtful,	*	3,923 52	†	- - -	- - -
Amount of Liabilities of Directors,	20,849 98	35,636 32	85,551 07	5,908 45	65,642 40

* "\$1,550 overdue but not doubtful."

† "On 5 shares."

‡ "\$3,000 not considered doubtful."

	WORCESTER—Con.			NORTHAMPTON.	
	Mechanics'.	Quinsigamond.	Worcester.	Holyoke.	Northampton.
DUE FROM THE BANK.					
Capital Stock,	\$350,000 00	\$250,000 00	\$300,000 00	\$200,000 00	\$200,000 00
Bills in circulation of denomination of five dollars and upwards,	170,570 00	114,290 00	167,080 00	176,090 00	159,515 00
Bills in circulation of denomination less than five dollars,	39,811 00	17,422 00	44,561 00	23,439 00	39,922 00
Net profits on hand,	39,780 70	26,122 03	61,590 28	18,695 01	51,822 09
Balances due to other banks,	6,154 98	— —	10,731 76	1,978 14	1,258 07
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	189,849 49	141,217 08	233,302 09	88,826 23	104,092 19
Cash deposited bearing interest,	— —	8,000 00	40,000 00	— —	— —
Total amount due from the bank,	796,166 17	557,051 11	857,265 13	509,028 38	556,609 35
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	15,574 02	34,553 55	29,105 51	10,507 47	10,097 81
Real Estate,	— —	— —	25,000 00	— —	3,885 00

Bills of banks in this and of the other New England States,	12,205 00	2,002 00	13,845 00	3,261 00*	1,075 00
Balances due from other banks,	- -	9,096 21	1,384 46	4,136 15	3,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	151,918 85	57,804 83	126,810 90	106,420 26	123,340 44
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	616,468 30	453,594 52	661,119 26	384,703 50	415,211 10
Total amount of the Resources of the bank, .	796,166 17	557,051 11	857,265 13	509,028 38	556,609 35
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 4 per cent., 14,000 00 October, 1862, 4 per cent., 14,000 00	April, 1862, 3 per cent., 7,500 00 October, 1862, 3 per cent., 7,500 00	April, 1862, 4 per cent., 12,000 00 October, 1862, 4 per cent., 12,000 00	April, 1862, 4 per cent., 8,000 00 October, 1862, 4 per cent., 8,000 00	April, 1862, 4 per cent., 8,000 00 October, 1862, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	38,752 62	22,802 12	60,398 67	17,688 01	49,955 04
Amount of Debts due to the bank, secured by pledge of its stock,	900 00	500 00	- -	- -	- -
Amount of Debts due and not paid, and considered doubtful,	- -	8,447 80	- -	- -	2,500 00
Amount of Liabilities of Directors,	26,510 64	50,541 58	20,537 00	48,777 37	18,325 23

* "United States Notes."

	WARE.	CONWAY.	GREENFIELD.		SHELBURNE.
			Franklin County.	Greenfield.	
	Hampshire Manufacturers.	Conway.			Shelburne Falls.
DUE FROM THE BANK.					
Capital Stock,	\$350,000 00	\$150,000 00	\$200,000 00	\$200,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	290,270 00	109,740 00	156,600 00	156,490 00	102,440 00
Bills in circulation of denomination less than five dollars,	58,548 00	36,420 00	42,045 00	40,741 00	30,149 00
Net profits on hand,	27,798 87	10,344 59	18,913 66	15,303 54	4,898 45
Balances due to other banks,	- -	- -	858 29	1,194 24	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	44,193 93	25,000 23	35,825 63	63,896 70	8,279 17
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	770,810 80	331,504 82	454,242 58	477,625 48	295,766 62
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	26,315 98	6,244 50	9,331 99	4,806 14	8,564 07
Real Estate,	3,785 30	- -	6,600 00	7,500 00	9,074 41

Bills of banks in this and of the other New England States,	18,494 00*	- -	6,084 00	8,186 95	3,418 00
Balances due from other banks,	- -	- -	162 50	61,142 44†	- -
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	72,472 41	32,945 36	128,860 46	63,920 68	27,527 25
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	649,743 11	292,314 96	303,203 63	332,069 27	247,182 89
Total amount of the Resources of the bank, .	770,810 80	331,504 82	454,242 58	477,625 48	295,766 62
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 3 per cent., 10,500 00 October, 1862, 3 per cent., 10,500 00	April, 1862, 3½ per cent., 5,250 00 October, 1862, 3½ per cent., 5,250 00	April, 1862, 4 per cent., 8,000 00 October, 1862, 4 per cent., 8,000 00	April, 1862, 4 per cent., 8,000 00 October, 1862, 4 per cent., 8,000 00	April, 1862, 4 per cent., 6,000 00 October, 1862, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	28,284 84	9,246 20	17,620 86	14,253 01	4,563 13
Amount of Debts due to the bank, secured by pledge of its stock,	2,500 00	4,100 00	300 00	- -	7,700 00‡
Amount of Debts due and not paid, and considered doubtful,	25,000 00	4,250 00	- -	403 15	1,554 56
Amount of Liabilities of Directors,	23,058 61	51,870 00	720 00	8,000 00	69,760 92

* "Including \$17,191 U. S. Notes."

† "Including \$3,000 Bank of Mutual Redemption stock."

‡ "On 85 shares."

	CHICOPEE.		HOLYOKE.		MONSON.		SPRINGFIELD.	
	Cabot.		Hadley Falls.		Monson.		Agawam.	Chicopee.
DUE FROM THE BANK.								
Capital Stock,	\$150,000 00		\$200,000 00		\$150,000 00		\$300,000 00	\$300,000 00
Bills in circulation of denomination of five dollars and upwards,	125,795 00		168,535 00		139,100 00		228,530 00	209,700 00
Bills in circulation of denomination less than five dollars,	29,576 00		29,187 00		18,023 00		57,726 00	84,916 00
Net profits on hand,	22,583 16		26,390 99		7,622 16		19,818 76	47,636 82
Balances due to other banks,	2,467 86		1,155 38		1,636 48		6,763 57	5,801 90
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	41,888 04		32,495 96		7,580 47		235,746 31	319,129 36
Cash deposited bearing interest,	- -		- -		- -		- -	- -
Total amount due from the bank,	372,310 06		457,764 33		323,962 11		848,584 64	967,184 08
RESOURCES OF THE BANK.								
Gold, Silver, and other coined metals in its banking-house,	23,657 58		13,175 00		3,352 73		14,909 60	32,925 18
Real Estate,	- -		2,000 00*		6,000 00		8,159 32	7,500 00

Bills of banks in this and of the other New England States,	518 00	3,475 00†	108 11	24,564 00	9,421 41
Balances due from other banks,	- -	- -	3,000 00	12,534 94	222,473 04‡
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	60,838 48	74,660 13	19,708 69	119,494 59	- -
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	287,296 00	364,454 20	291,792 58	668,922 19	694,864 45
Total amount of the Resources of the bank, .	372,310 06	457,764 33	323,962 11	848,584 64	967,184 08
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 3½ per cent., 5,250 00 October, 1862, 3½ per cent., 5,250 00 23,406 85	April, 1862, 4 per cent., 8,000 00 October, 1862, 4 per cent., 8,000 00 24,424 04	April, 1862, 3 per cent., 4,500 00 October, 1862, 3 per cent., 4,500 00 6,112 27	April, 1862, 3½ per cent., 10,500 00 October, 1862, 4 per cent., 12,000 00 19,754 31	April, 1862, 4 per cent., 12,000 00 October, 1862, 4 per cent., 12,000 00 40,442 44
Amount of Reserved Profits at the time of declaring the last dividend,	200 00	500 00	- -	1,300 00	1,400 00
Amount of Debts due to the bank, secured by pledge of its stock,	- -	- -	1,010 00	9,840 73	9,575 69
Amount of Debts due and not paid, and considered doubtful,	6,200 00	17,900 00	18,532 15	32,657 04	37,398 71
Amount of Liabilities of Directors,					

* "Vault and Furniture."

† "Including U. S. Notes."

‡ Including balances for redemption of bills

	SPRINGFIELD—Con.			WESTFIELD.		
	John Hancock.	Pynchon.	Springfield.	Hampden.	Westfield.	
DUE FROM THE BANK.						
Capital Stock,	\$150,000 00	\$150,000 00	\$300,000 00	\$150,000 00	\$150,000 00	
Bills in circulation of denomination of five dollars and upwards,	126,450 00	117,520 00	244,000 00	125,370 00	132,930 00	
Bills in circulation of denomination less than five dollars,	34,794 00	36,506 00	44,226 00	15,371 00	22,247 00	
Net profits on hand,	4,191 48	17,707 76	36,126 28	21,511 45	5,597 76	
Balances due to other banks,	3,813 77	3,424 18	4,123 68	42 19	1,832 29	
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	68,946 94	76,574 11	97,249 27	51,942 71	58,759 39	
Cash deposited bearing interest,	- - -	- - -	- - -	- - -	- - -	
Total amount due from the bank,	388,226 19	401,732 05	725,725 23	364,237 35	371,366 44	
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house,	9,800 45	9,215 97	29,691 27	11,456 52	6,865 44	
Real Estate,	8,536 50	17,000 00	7,200 00	8,140 74	8,992 54	

Bills of banks in this and of the other New England States,	3,062 00*	1,872 00	89 00	3,034 00†	100 00
Balances due from other banks,	50,770 07	3,000 00	3,000 00	606 31	5,344 99
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	32,423 40	24,388 25	95,594 55	112,546 03	44,018 39
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	283,633 77	346,255 83	590,150 41	228,453 75	306,045 08‡
Total amount of the Resources of the bank, .	388,226 19	401,732 05	725,725 23	364,237 35	371,366 44
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 3 per cent., 4,500 00 October, 1862, 3 per cent., 4,500 00	April, 1862, 4 per cent., 6,000 00 October, 1862, 4 per cent., 6,000 00	April, 1862, 3½ per cent., 10,500 00 October, 1862, 3½ per cent., 10,500 00	April, 1862, 3½ per cent., 5,250 00 October, 1862, 3½ per cent., 5,250 00	April, 1862, 3 per cent., 4,500 00 October, 1862, 3 per cent., 4,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	6,532 31	16,568 56	35,607 21	20,170 99	299 51
Amount of Debts due to the bank, secured by pledge of its stock,	1,000 00	- -	1,000 00	1,591 55	7,730 00
Amount of Debts due and not paid, and considered doubtful,	6,049 73	- -	- -	- -	9,476 00
Amount of Liabilities of Directors,	6,600 00	39,144 40	39,483 57	42,336 39	74,513 56

* "Bills of banks in Middle States, \$347"; "U. S. Notes, \$2,115."

† Including New York and U. S. Notes.

‡ Including U. S. Securities.

|| "Not including accrued interest on U. S. Securities."

	ADAMS.		GT. BARRINGTON.		LEE.	PITTSFIELD
	Adams.	Berkshire.	Mahalwe.		Lee.	Agricultural.
DUE FROM THE BANK.						
Capital Stock,	\$350,000 00	\$100,000 00	\$200,000 00		\$300,000 00	\$200,000 00
Bills in circulation of denomination of five dollars and upwards,	287,125 00	78,780 00	157,210 00		197,945 00	164,120 00
Bills in circulation of denomination less than five dollars,	62,791 00	24,952 00	42,410 00		24,912 00	41,024 00
Net profits on hand,	6,278 61	7,047 91	27,778 94		- -	39,064 85
Balances due to other banks,	3,577 69	841 38	7,384 73		8,705 14	7,891 10
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	86,714 44	29,350 00	74,210 01		17,435 18	186,663 52
Cash deposited bearing interest,	10,558 00	- -	- -		- -	- -
Total amount due from the bank,	807,044 74	240,971 29	508,993 68		548,997 32	638,763 47
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house,	7,812 50	4,551 55	9,734 73		3,791 16	9,614 66
Real Estate,	9,491 00	700 00	3,000 00		10,000 00	8,800 00

Bills of banks in this and of the other New England States,	4,645 00	3 00	4,012 00*	503 00	3,045 00†
Balances due from other banks,	568 35	10,973 49	11,776 26	—	7,243 16
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	178,987 29	27,575 00	102,432 96	175,331 58	179,590 79
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	605,540 60	197,168 25	378,037 73	359,371 58†	430,469 86
Total amount of the Resources of the bank, .	807,044 74	240,971 29	508,993 68	548,997 32	638,763 47
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 3 per cent., 10,500 00 October, 1862, 3 per cent., 10,500 00	April, 1862, 3 per cent., 3,000 00 October, 1862, 3 per cent., 3,000 00	April, 1862, 3½ per cent., 7,000 00 October, 1862, 3 per cent., 6,000 00	—	April, 1862, 3 per cent., 6,000 00 October, 1862, 3 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	4,327 00	7,120 69	26,889 37	7,008 39	38,825 53
Amount of Debts due to the bank, secured by pledge of its stock,	—	—	—	885 00	—
Amount of Debts due and not paid, and considered doubtful,	3,207 00	—	14,500 00	57,670 28	11,000 00
Amount of Liabilities of Directors,	218,273 70	79,454 87	13,342 95	1,600 00	6,665 07

* "Including New York State."

† Including \$4,783.71 returned as "Profit and Loss."

‡ Including "New York State."

|| "Including \$34,000 Government Loan."

NOTE.—The excess of circulation over capital of Berkshire Bank is explained in the statement that the "redemptions did not come in until after seven o'clock, P. M."

	PITTSFIELD—Con.	STOCKBRIDGE.	CANTON.	DEDHAM.	DORCHESTER.
	Pittsfield.	Housatonic.	Neponset.	Dedham.	Blue Hill.
DUE FROM THE BANK.					
Capital Stock,	\$500,000 00	\$200,000 00	\$100,000 00	\$300,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	449,230 00	130,540 00	76,140 00	134,348 00†	62,780 00
Bills in circulation of denomination less than five dollars,	48,805 00	29,288 00	23,584 00	30,938 00	12,947 00
Net profits on hand,	35,216 41	7,862 62	22,686 95	36,394 05	1,441 66
Balances due to other banks,	19,620 70	14,096 75	- -	- -	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	205,287 28	88,955 59	35,593 26	80,482 97	62,928 22
Cash deposited bearing interest,	- -	- -	- -	30,753 71	- -
Total amount due from the bank,	1,258,159 39	470,742 96	258,004 21	612,916 73	290,096 88
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	11,113 79	9,519 62	4,015 03	26,709 70	16,786 12
Real Estate,	13,767 14	6,500 00	- -	- -	5,299 19

Bills of banks in this and of the other New England States,	31,173 00*	3,003 00	5,362 20	7,773 00	2,901 00
Balances due from other banks,	3,000 00	3,000 00†	1,180 79	3,344 53	2,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	228,330 21	47,386 61	43,549 15	83,955 84	12,300 16
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	970,775 25	401,333 73	203,897 04	491,133 66	250,810 41
Total amount of the Resources of the bank,	1,258,159 39	470,742 96	258,004 21	612,916 73	290,096 88
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 3 per cent., 15,000 00 October, 1862, 3 per cent., 15,000 00 30,127 12	— —	April, 1862, 4 per cent., 4,000 00 October, 1862, 4 per cent., 4,000 00 21,926 14	Nov. 1861, 3 per cent., 9,000 00 May, 1862, 3 per cent., 9,000 00 27,468 93	April, 1862, 3 per cent., 4,500 00 October, 1862, 3 per cent., 4,500 00 522 03
Amount of Reserved Profits at the time of declaring the last dividend,	21,000 00	180 00	— —	5,197 00	— —
Amount of Debts due to the bank, secured by pledge of its stock,	— —	24,938 10	— —	17,855 16	5,500 00
Amount of Liabilities of Directors,	241,822 00	3,707 00	37,964 16	52,883 00	29,694 42

* "Including Government Notes and other bills."

† "Stock in Bank of Mutual Redemption."

‡ "Bills of denomination of \$6, have been issued."

|| Including U. S. Notes.

	DORCHSTER—Con.		QUINCY.		RANDOLPH.	ROXBURY.
	Mattapan.		Mt. Wollaston.	Quincy Stone.	Randolph.	People's.
DUE FROM THE BANK.						
Capital Stock,	\$100,000 00		\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	58,015 00		41,000 00	63,670 00	107,605 00	70,760 00
Bills in circulation of denomination less than five dollars,	23,441 00		23,012 00	15,867 00	31,750 00	30,680 00
Net profits on hand,	7,502 71		1,003 90	15,098 38	42,762 71	22,759 84
Balances due to other banks,	- -		50 00	- -	- -	4,689 38
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	43,307 84		44,822 92	39,537 85	188,301 03	197,387 43
Cash deposited bearing interest,	- -		- -	- -	- -	- -
Total amount due from the bank,	232,266 55		259,888 82	284,173 23	520,418 74	476,276 65
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house,	5,546 57		5,325 75	5,328 72	13,393 66	20,033 69
Real Estate,	6,000 00		- -	6,217 28	- -	1,900 00

Bills of banks in this and of the other New England States,	2,154 65*	604 71	1,590 43	1,798 61	2,500 00
Balances due from other banks,	- -	7,500 00	- -	- -	12,426 73
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	8,662 69	5,336 30	22,011 01	95,792 76	42,086 07
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	209,902 64	241,122 06	249,025 79	409,433 71	397,330 16
Total amount of the Resources of the bank, .	232,266 55	259,888 82	284,173 23	520,418 74	476,276 65
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 4 per cent., 4,000 00 October, 1862, 4 per cent., 4,000 00	April, 1862, 3 per cent., 4,500 00 October, 1862, 4 per cent., 4,500 00	April, 1862, 3 per cent., 4,500 00 October, 1862, 3 per cent., 4,500 00	April, 1862, 5 per cent., 7,500 00 October, 1862, 5 per cent., 7,500 00	- - - -
Amount of Reserved Profits at the time of declaring the last dividend,	6,497 96	679 15	14,423 37	39,093 81	13,453 25
Amount of Debts due to the bank, secured by pledge of its stock,	- -	4,300 00	4,250 00	- -	1,400 00
Amount of Debts due and not paid, and considered doubtful,	- -	- -	24,500 00	- -	19,084 80†
Amount of Liabilities of Directors,	3,400 00	35,400 00	28,500 00	3,361 90	16,626 02

* Including U. S. Notes.

† “\$7,000 of which it is estimated will be paid.”

	ROXBURY—Con.	WEYMOUTH.	WRENTHAM.	ATTLEBOROUGH.	FAIRHAVEN.
	Rockland.	Union Bank of Weymouth and Braintree.	Wrentham.	Attleborough.	Fairhaven.
DUE FROM THE BANK.					
Capital Stock,	\$150,000 00	\$150,000 00	\$150,000 00	\$100,000 00	\$300,000 00
Bills in circulation of denomination of five dollars and upwards,	81,000 00	67,100 00	60,300 00	34,305 00	110,310 00
Bills in circulation of denomination less than five dollars,	58,059 00	19,838 00	27,983 00	14,020 00	39,042 00
Net profits on hand,	21,882 57	25,814 74	7,290 71	17,851 86	26,298 06
Balances due to other banks,	- -	- -	- -	134 25	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	198,732 43	38,959 53	9,910 79	27,479 48	90,366 59
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	509,674 00	301,712 27	255,484 50	193,790 59	566,016 65
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	20,397 63	7,170 63	9,812 00	1,559 97	12,777 56
Real Estate,	- -	6,000 00	1,000 00	7,500 00	3,000 00

Bills of banks in this and of the other New England States,	23,499 03	1,901 00	202 00	2,611 21	1,025 00
Balances due from other banks,	- -	- -	- -	13,618 23	3,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	39,763 11	22,012 71	19,046 94	2,000 00	54,857 63
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	426,014 23	264,627 93	225,423 56	166,501 18	491,356 46
Total amount of the Resources of the bank, .	509,674 00	301,712 27	255,484 50	193,790 59	566,016 65
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 4 per cent., 6,000 00 October, 1862, 4 per cent., 6,000 00	April, 1862, 3 per cent., 4,500 00 October, 1862, 3 per cent., 4,500 00	- -	April, 1862, 3 per cent., 3,000 00 October, 1862, 3 per cent., 3,000 00	- -
Amount of Reserved Profits at the time of declaring the last dividend,	20,211 93	25,007 59	- -	17,592 16	1,651 83
Amount of Debts due to the bank, secured by pledge of its stock,	- -	- -	- -	- -	4,200 00
Amount of Debts due and not paid, and considered doubtful,	1,500 00	16,704 58*	18,013 75	12,000 00	60,634 45
Amount of Liabilities of Directors,	36,369 00	3,065 34	16,427 00	43,937 00	39,207 96

* "Estimated loss not over \$6,000."

	FALL RIVER.				
	Fall River.	Fall River Union.	Massasoit.	Metacomet.	Pocasset.
DUE FROM THE BANK.					
Capital Stock,	\$350,000 00	\$200,000 00	\$200,000 00	\$600,000 00	\$200,000 00
Bills in circulation of denomination of five dollars and upwards,	104,925 00	30,410 00	69,770 00	199,135 00	68,995 00
Bills in circulation of denomination less than five dollars,	21,985 00	10,478 00	9,249 00	49,080 00	14,414 00
Net profits on hand,	50,354 63	17,242 45	20,747 92	26,096 54	3,030 96
Balances due to other banks,	2,760 01	1,666 04	371 52	1,060 06	986 40
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	181,089 47	36,669 46	61,396 15	181,484 58	104,573 10
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	711,114 11	206,465 95	361,534 59	1,056,856 18	391,999 46
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	11,886 64	3,099 28	9,505 15	13,626 19	4,595 53
Real Estate,	8,000 00	6,500 00	- -	- -	100 00

Bills of banks in this and of the other New England States,	93 00	2,048 88	18,402 50*	4,890 34	344 00
Balances due from other banks,	95,865 97	4,000 00	8,847 20	- -	629 49
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	49,198 13	22,740 70	17,610 98	169,710 33	34,865 70
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	546,070 37	258,077 09	307,168 76	868,629 32	351,464 74
Total amount of the Resources of the bank, .	711,114 11	296,465 95	361,534 59	1,056,856 18	391,999 46
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 4 per cent., 14,000 00 October, 1862, 3¾ per cent., 12,000 00 48,717 93	January, 1862, 3½ per cent., 7,000 00 July, 1862, 3 per cent., 6,000 00 14,724 73	January, 1862, 3½ per cent., 7,000 00 July, 1862, 3½ per cent., 7,000 00 18,464 53	January, 1862, 3 per cent., 18,000 00 July, 1862, 3 per cent., 18,000 00 18,479 29	- - - - - -
Amount of Reserved Profits at the time of declaring the last dividend,					
Amount of Debts due to the bank, secured by pledge of its stock,	- -	10,581 78	900 00	10,050 00	8,000 00
Amount of Debts due and not paid, and considered doubtful,	- -	5,725 68	7,500 00	- -	5,919 56
Amount of Liabilities of Directors,	83,750 00	93,374 36	112,103 96	243,579 92	13,066 03

* Including U. S. Notes and Checks.

	NEW BEDFORD.				
	FALL RIVER—Con.				
	Wamsutta.	Bedford Commercial.	Marine.	Mechanics'.	Merchants'.
DUE FROM THE BANK.					
Capital Stock,	\$100,000 00	\$600,000 00	\$600,000 00	\$600,000 00	\$600,000 00
Bills in circulation of denomination of five dollars and upwards,	59,840 00	196,405 00	249,190 00	232,062 00	399,785 00
Bills in circulation of denomination less than five dollars,	25,173 00	23,954 00	47,328 00	32,060 00	58,398 00
Net profits on hand,	2,397 62	23,478 45	26,821 16	18,305 42	94,493 76
Balances due to other banks,	— —	252,311 88	1,445 84	— —	8,089 63
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	31,881 17	204,741 54	430,236 13	265,473 93	470,957 08
Cash deposited bearing interest,	— —	8,000 00	8,000 00	8,000 00	8,000 00
Total amount due from the bank,	219,291 79	1,308,890 87	1,363,021 13	1,155,901 35	1,639,723 47
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	5,084 47	11,436 82	22,941 60	12,509 41	21,731 52
Real Estate,	— —	16,800 00	13,758 00	9,000 00	5,000 00

Bills of banks in this and of the other New England States,	258 05	11,088 57	5,872 00*	2,188 00*	1,003 00
Balances due from other banks,	- -	- -	- -	- -	1,621 12
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	31,319 17	184,309 05	131,165 52	51,256 34	102,638 12
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	182,630 10	1,085,256 43	1,189,284 01	1,080,947 60	1,507,729 71
Total amount of the Resources of the bank, .	219,291 79	1,308,890 87	1,363,021 13	1,155,901 35	1,639,723 47
Rate and amount of Dividends since the last annual return, with dates,	- -	April, 1862, 3½ per cent., 21,000 00	April, 1862, 3½ per cent., 21,000 00	April, 1862, 3 per cent., 18,000 00	April, 1862, 4 per cent., 24,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	- -	October, 1862, 3½ per cent., 21,000 00	October, 1862, 3½ per cent., 21,000 00	October, 1862, 3 per cent., 18,000 00	October, 1862, 4 per cent., 24,000 00
Amount of Debts due to the bank, secured by pledge of its stock,	- -	20,474 28	41,557 10	14,772 25	92,310 70
Amount of Debts due and not paid, and considered doubtful,	5,000 00	3,316 11	8,262 34	19,139 34	2,904 00
Amount of Liabilities of Directors,	80,322 00	201,925 93	56,330 57	38,471 82	153,472 25

* Including New York.

	TAUNTON.		ABINGTON.	HINGHAM.
	Bristol County.	Machinists'.		
DUE FROM THE BANK.				
Capital Stock,	\$500,000 00	\$200,000 00	\$150,000 00	\$140,000 00
Bills in circulation of denomination of five dollars and upwards,	367,360 00	128,665 00	62,325 00	96,194 00*
Bills in circulation of denomination less than five dollars,	130,109 00	54,624 00	21,150 00	20,378 00
Net profits on hand,	52,064 79	19,266 61	28,828 75	4,473 55
Balances due to other banks,	1,584 59	56 82	-	-
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	141,126 99	102,565 19	52,203 75	53,191 05
Cash deposited bearing interest,	3,000 00	5,000 00	-	-
Total amount due from the bank,	1,195,245 37	510,177 62	314,507 50	314,236 60
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	9,970 41	9,494 45	7,072 20	8,814 92
Real Estate,	10,000 00	-	6,000 00	13,270 50

Bills of banks in this and of the other New England States,	3,318 16	8,520 23	2,118 00	1,845 00	1,241 83
Balances due from other banks,	-	46,802 76	838 90	5,000 00	1,106 30
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	83,704 58	40,162 14	120,714 67	37,275 31	21,908 00
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	1,088,252 22	405,198 04	919,731 98	257,314 99	267,895 05
Total amount of the Resources of the bank,	1,195,245 37	510,177 62	1,070,758 83	314,507 50	314,236 60
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 4 per cent., 20,000 00 October, 1862, 4 per cent., 20,000 00 50,000 00	April, 1862, 3 per cent., 6,000 00 October, 1862, 3 per cent., 6,000 00 17,820 08	April, 1862, 4 per cent., 16,000 00 October, 1862, 4 per cent., 16,000 00 83,017 04	April, 1862, 3½ per cent., 5,250 00 October, 1862, 3½ per cent., 5,250 00 26,500 00	April, 1862, 3 per cent., 4,200 00 October, 1862, 3 per cent., 4,200 00 5,351 75
Amount of Reserved Profits at the time of declaring the last dividend,	-	-	2,600 00	8,179 00	900 00
Amount of Debts due to the bank, secured by pledge of its stock,	4,463 80	10,000 00	300 00	11,961 00	-
Amount of Debts due and not paid, and considered doubtful,	14,032 18	27,844 29	-	31,517 00	39,164 00
Amount of Liabilities of Directors,					

* The rendering of \$94 in bills of "five dollars and upwards" is not explained.

	N. BRIDGEWATER.		PLYMOUTH.		WAREHAM.	FALMOUTH.
	North Bridgewater.	Old Colony.	Plymouth.	Wareham.		
DUE FROM THE BANK.						
Capital Stock,	\$100,000 00	\$210,000 00	\$150,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Bills in circulation of denomination of five dollars and upwards,	68,880 00	136,075 00	86,320 00	43,985 00	33,500 00	33,500 00
Bills in circulation of denomination less than five dollars,	25,012 00	30,607 00	37,688 00	11,958 00	14,992 00	14,992 00
Net profits on hand,	24,079 69	9,430 46	9,118 31	4,218 03	2,169 37	2,169 37
Balances due to other banks,	- -	200 00	- -	- -	- -	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	37,042 47	60,330 79	47,947 93	47,872 93	4,613 05	4,613 05
Cash deposited bearing interest,	- -	13,615 98	5,700 00	- -	- -	- -
Total amount due from the bank,	255,014 16	460,259 23	336,774 24	208,033 96	155,274 42	155,274 42
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house,	5,887 76	8,320 89	7,051 65	6,331 52	4,452 57	4,452 57
Real Estate,	- -	2,500 00	2,500 00	5,000 00	4,300 00	4,300 00

Bills of banks in this and of the other New England States,	3,491 00	9,303 63	5,138 24	8,371 00	3,709 00
Balances due from other banks,	— —	— —	7,500 00	— —	— —
Balances in other bank or banks to be applied to redemption of bills and payable on demand,	16,875 90	54,649 92	25,900 65	19,105 02	20,880 89
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	228,759 50	385,484 79	288,683 70	169,226 42	121,931 96
Total amount of the Resources of the bank,	255,014 16	460,259 23	336,774 24	208,033 96	155,274 42
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 4 per cent., 4,000 00 October, 1862, 4 per cent., 4,000 00	April, 1862, 3 per cent., 6,300 00 October, 1862, 3 per cent., 6,300 00	April, 1862, 3 per cent., 4,500 00 October, 1862, 3 per cent., 4,500 00	— — July, 1862, 3 per cent., 3,000 00	April, 1862, 2 per cent., 2,000 00 October, 1862, 2 per cent., 2,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	20,503 27	7,994 28	7,599 91	2,102 20	2,505 88
Amount of Debts due to the bank, secured by pledge of its stock,	*	1,125 00	2,500 00	— —	1,500 00
Amount of Debts due and not paid, and considered doubtful,	— —	8,000 00	400 00	1,533 95	1,410 00
Amount of Liabilities of Directors,	3,836 28	30,489 29	28,577 33	915 00	10,925 00

* "Ten shares pledged as general collateral."

	HARWICH.	PROVINCETOWN.	YARMOUTH.	EDGARTOWN.	NANTUCKET.
	Bank of Cape Cod.	Provincetown.	Barnstable.	Martha's Vineyard.	Pacific.
DUE FROM THE BANK.					
Capital Stock,	\$150,000 00	\$100,000 00	\$350,000 00	\$100,000 00	\$200,000 00
Bills in circulation of denomination of five dollars and upwards,	113,500 00	83,250 00	301,105 00	73,140 00	91,185 00
Bills in circulation of denomination less than five dollars,	31,682 00	13,870 00	44,495 00	24,317 00	19,339 00
Net profits on hand,	9,745 61	8,162 04	35,099 46	19,461 33	36,502 86
Balances due to other banks,	- -	- -	- -	- -	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	58,288 35	84,016 64	60,373 65	93,147 02	172,057 75
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	363,215 96	289,298 68	791,073 11	310,065 35	519,084 61
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	7,103 06	6,399 09	26,420 26	13,765 66	8,925 55
Real Estate,	3,625 81	3,400 00	5,500 00	5,000 00	10,000 00

Bills of banks in this and of the other New England States,	4,504 00	6,939 00	1,374 00	7,650 61*	5,970 00
Balances due from other banks,	87,164 26	- -	45,000 00	- -	- -
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	3,000 00	78,001 97	85,213 11	187,948 43	179,085 79
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	257,818 83	194,558 62	627,565 74	95,700 65	315,103 27
Total amount of the Resources of the bank, .	363,215 96	289,298 68	791,073 11	310,065 35	519,084 61
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 4 per cent., 6,000 00 October, 1862, 3 per cent., 4,500 00	April, 1862, 3 per cent., 3,000 00 October, 1862, 3 per cent., 3,000 00	April, 1862, 4 per cent., 14,000 00 October, 1862, 4 per cent., 14,000 00	April, 1862, 4 per cent., 4,000 00 October, 1862, 3 per cent., 3,000 00	April, 1862, 3 per cent., 6,000 00 October, 1862, 3 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	8,356 50	4,394 70	32,625 21	19,328 65	32,580 85
Amount of Debts due to the bank, secured by pledge of its stock,	2,659 00	2,472 40	2,885 00	- -	- -
Amount of Debts due and not paid, and considered doubtful,	2,500 00	6,300 00	16,063 64	1,500 00	25,000 00
Amount of Liabilities of Directors,	15,727 00	12,818 11	47,725 00	13,254 30	1,000 00

* Including U. S. Notes.

A G G R E G A T E S .

	36 incorporated Banks in Boston.	6 organized under the General Law.	Aggregates of 42 Banks in Boston.	141 Banks out of Boston.*	Aggregates of 183 Banks in the Commonwealth.
DUE FROM THE BANKS.					
Capital Stock,	\$34,531,700 00	\$3,700,000 00	\$38,231,700 00	\$29,312,500 00	\$67,544,200 00
Bills in circulation of denomination of five dollars and upwards,	5,280,071 50	892,815 00	6,172,886 50	16,589,227 00	22,762,113 50
Bills in circulation of denomination less than five dollars,	1,453,269 50	329,201 00	1,782,470 50	4,413,046 75	6,195,517 25
Net profits on hand,	2,854,065 79	143,778 90	2,997,844 69	2,798,380 04	5,796,224 73
Balances due to other banks,	16,433,012 63	463,047 98	16,896,060 61	517,789 04	17,413,849 65
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	28,154,391 00	2,336,279 14	30,490,670 14	13,234,969 85	43,725,639 99
Cash deposited bearing interest,	1,111,811 30	127,409 70	1,239,221 00	372,628 97	1,611,849 97
Total amount due from the banks,	89,818,321 72	7,992,531 72	97,810,853 44	67,238,541 65	165,049,395 09
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	7,323,704 42	547,162 95	7,870,867 37	1,724,662 18	9,595,529 55
Real Estate,	897,414 36	- -	897,414 36	799,140 45	1,696,554 81

Bills of banks in this and of the other New England States,	7,794,352 91	776,896 98	8,571,249 89	783,785 73	9,355,035 62
Balances due from other banks,	5,647,815 05	331,886 70	5,979,701 75	1,174,121 24	7,153,822 99
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,†	— —	— —	— —	9,295,940 25	9,295,940 25
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	68,155,034 98	6,336,585 09	74,491,620 07	53,460,891 80	127,952,511 87
Total amount of the Resources of the banks, .	89,818,321 72	7,992,531 72	97,810,853 44	67,238,541 65	165,049,395 09
Amount of Dividends since the last annual returns, with dates, (for rates see page 84,) .	April, 1862, 1,094,500 00 October, 1862, 1,164,500 00	April, 1862, 112,000 00 October, 1862, 106,000 00	April, 1862, 1,206,500 00 October, 1862, 1,270,500 00	April, 1862, 927,275 00 October, 1862, 934,754 64	April, 1862, 2,133,775 00 October, 1862, 2,205,254 64
Amount of Reserved Profits at the time of declaring the last dividends,	2,608,471 22	149,931 44	2,758,402 66	2,582,618 46	5,341,021 12
Amount of Debts due to the banks, secured by pledge of their stock,	353,275 24	132,986 78	486,262 02	361,776 60	848,038 62
Amount of Debts due and not paid, and considered doubtful,	728,026 36	29,846 08	757,872 44	1,035,004 05	1,792,876 49
Amount of Liabilities of Directors,	4,089,126 35	184,283 97	4,273,410 32	5,622,417 77	9,895,828 09
Amount of stocks deposited with the Auditor,†	— —	2,601,350 00	2,601,350 00	168,800 00	2,770,150 00

* Including Banks in South Boston, required to be classed with Banks out of Boston—and Harvard Bank, in Cambridge, organized under General Law.

† This question refers only to Banks out of Boston. ‡ This question refers only to Banks organized under the General Law.

The following Table shows the Aggregates of Banks in 1861.

	36 incorporated Banks in Boston.	6 organized under the General Law.	Aggregates of 42 Banks in Boston.	139 Banks out of Boston.*	Aggregates of 181 Banks in the Commonwealth.
DUE FROM THE BANKS.					
Capital Stock,	\$34,531,700 00	\$3,700,000 00	\$38,231,700 00	\$29,112,500 00	\$67,344,200 00
Bills in circulation of denomination of five dollars and upwards,	4,912,537 50	472,785 00	5,385,322 50	10,078,850 00	15,464,172 50
Bills in circulation of denomination less than five dollars,	962,626 50	164,678 00	1,127,304 50	2,925,829 75	4,053,134 25
Net profits on hand,	2,893,428 47	101,173 84	2,994,602 31	2,907,995 89	5,902,598 20
Balances due to other banks,	7,418,097 98	168,867 21	7,586,965 19	413,561 05	8,000,526 24
Cash deposited, including all sums whatsoever due from the banks, not bearing interest, their bills in circulation, profits, and balances due to other banks excepted,	22,587,958 51	1,731,751 60	24,319,710 11	8,366,693 16	32,686,403 27
Cash deposited bearing interest,	753,739 94	225,590 24	979,330 18	290,978 30	1,270,308 48
Total amount due from the banks,	74,060,088 90	6,564,845 89	80,624,934 79	54,096,408 15	134,721,342 94
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	6,740,635 04	387,001 69	7,127,636 13	1,749,556 88	8,877,193 01
Real Estate,	880,751 66	— —	880,751 66	745,653 04	1,626,401 70

Bills of banks in this and of the other New England States,	3,426,526 90	223,347 16	3,649,874 06	401,056 68	4,050,930 74
Balances due from other banks,	4,204,310 68	169,347 87	4,373,658 55	419,368 36	4,793,026 91
Balances in other bank or banks to be applied to redemption of bills and payable on demand,†	— — —	— — —	— — —	4,334,959 20	4,334,959 20
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	58,807,864 62	5,785,149 77	64,593,014 39	46,445,813 99	111,038,828 38
Total amount of the Resources of the banks, .	74,060,088 90	6,564,845 89	80,624,934 79	54,096,408 15	134,721,342 94
Amount of Dividends since the last annual returns, with dates, (for rates see next page,)	April, 1861, 1,227,234 00 October, 1861, 1,119,234 00	April, 1861, 103,000 00 October, 1861, 109,000 00	April, 1861, 1,330,234 00 October, 1861, 1,222,234 00	April, 1861, 1,027,985 73 October, 1861, 935,100 00	April, 1861, 2,358,219 73 October, 1861, 2,157,334 00
Amount of Reserved Profits at the time of declaring the last dividends,	2,593,491 63	75,946 60	2,669,438 23	2,718,663 99	5,388,102 22
Amount of Debts due to the bank, secured by pledge of their stock,	316,513 47	156,198 69	472,712 16	364,970 34	837,682 50
Amount of Debts due and not paid, and considered doubtful,	799,716 60	58,333 75	858,050 35	956,042 45	1,814,092 80
Amount of Liabilities of Directors,	5,092,060 65	366,966 66	5,459,027 31	6,152,534 46	11,611,561 77
Amount of stocks deposited with the Auditor,‡	— — —	1,451,400 00	1,451,400 00	75,265 47	1,526,665 47

* Including Banks in South Boston, required to be classed with Banks out of Boston.

† This question refers only to Banks out of Boston.

‡ This question refers only to Banks organized under the General Law.

STATEMENT OF DIVIDENDS—1862.

Average dividend of 39 Banks in Boston—not including those in South Boston—paid in April on \$36,320,000 capital, was $3\frac{32}{100}$ per cent.

Average dividend of 37 Banks in Boston—not including those in South Boston—paid in October on \$35,520,000 capital, was $3\frac{51}{100}$ per cent.

Average dividend of 129 Banks out of Boston—including those in South Boston—paid in April on \$27,052,500 capital, was $3\frac{43}{100}$ per cent.

Average dividend of 133 Banks out of Boston—including those in South Boston—paid in October on \$27,892,500 capital, was $3\frac{35}{100}$ per cent.

Average dividend of 168 Banks in the Commonwealth, paid in April on \$63,372,500 capital, was $3\frac{37}{100}$ per cent.

Average dividend of 170 Banks in the Commonwealth, paid in October on \$63,412,500 capital, was $3\frac{48}{100}$ per cent.

By authority of Acts of the legislature of 1862, the Capital Stock of the Bank of Brighton was reduced from \$250,000 to \$200,000; the Central Bank, in Worcester, from \$350,000 to \$250,000; and the Village, in Danvers, from \$200,000 to \$150,000.

The Bank of Mutual Redemption, the National and Traders' Banks, of Boston, the Essex, of Haverhill, the Lee, People's, of Roxbury, the Wrentham, Fairhaven, and Pocasset and Wamsutta, of Fall River, representing a capital of \$3,211,700, made no dividends in 1862. The Merchants', of Newburyport, Mercantile, of Salem, Central, of Worcester, Wareham, and Housatonic, of Stockbridge, representing a capital of \$960,000, made none in April; the Eliot, and Mount Vernon, of Boston, and the Marblehead, none in October.

The Fall River Union, and the Pocasset Banks, of Fall River, in the State of Rhode Island, by decree of the Supreme Court of the United States, ceding said municipality to Massachusetts, became corporations of this Commonwealth on the first day of March, 1862.

STATEMENT OF DIVIDENDS—1861.

Average dividend of 41 Banks in Boston—not including those in South Boston—paid in April on \$37,931,700 capital, was $3\frac{51}{100}$ per cent.

Average dividend of 41 Banks in Boston—not including those in South Boston—paid in October on \$37,731,700 capital, was $3\frac{24}{100}$ per cent.

Average dividend of 133 Banks out of Boston—including those in South Boston—paid in April on \$27,412,500 capital, was $3\frac{31}{100}$ per cent.

Average dividend of 131 Banks out of Boston—including those in South Boston—paid in October on \$27,287,500 capital, was $3\frac{42}{100}$ per cent.

Average dividend of 174 Banks in the Commonwealth, paid in April on \$65,344,200 capital, was $3\frac{38}{100}$ per cent.

Average dividend of 172 Banks in the Commonwealth, paid in October on \$65,019,200 capital, was $3\frac{32}{100}$ per cent.

CONDITION

OF THE

INSTITUTIONS FOR SAVINGS

IN MASSACHUSETTS,

ON THE

LAST SATURDAY OF OCTOBER,

1 8 6 2.

	BOSTON.				CHELSEA.	
	Franklin Institution for Savings.	Provident Institution for Savings.	Suffolk Savings Bank.	East Boston Savings Bank.	Chelsea Savings Bank.	
Number of Depositors,	784	30,967	10,863	2,262	1,409	
Amount of Deposits,	\$96,090 91*	\$7,237,018 96	\$3,117,723 62	\$187,694 47	\$130,690 60	
Public Funds,	46,000 00	1,675,890 00	1,041,100 00	- -	10,000 00	
Loans on public funds,	- -	17,000 00	- -	6,000 00	- -	
Bank Stock,	30,947 08	992,180 00	365,175 00	47,947 70	22,503 90	
Loans on bank stock,	- -	48,150 00	5,000 00	12,700 00	- -	
Deposits, in banks, bearing interest,	10,101 26	- -	124,543 84	8,935 49	- -	
Loans on railroad stock,	- -	2,975 00	40,000 00	- -	- -	
Invested in real estate,	- -	51,500 00	- -	- -	- -	
Loans on mortgage of real estate,	10,400 00	2,426,370 00	1,268,200 00	93,954 41	61,960 00	
Loans to county, or town,	- -	671,100 00	6,000 00	9,375 00	20,000 00	
Loans on personal security,	- -	669,300 00	489,234 16	11,473 65	1,500 00	
Cash on hand,	1,061 47	742,981 14	81,115 08	3,674 16	17,884 97	

Rate and amount of ordinary Dividend for last year,	4 per cent., 968 57
Average annual per cent. of Dividends ending at time of and including last extra, . . .	New Bank.
Extra Dividends, when declared,	Every 3 years.
Annual Expenses of the institution, . . .	571

Franklin Savings Bank.—Public Funds—United States treasury notes, 7 3-10 per cent., \$10,000; do., 6 per cent. bonds, due in 1881, 15,000; 6 per cent. certificates of indebtedness, 1 year, 16,000; Massachusetts State bonds, due in 1876, 5,000.
The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 44 shares Continental, \$3,942.50; 31 shares Webster, 2,905.75; 68 shares Revere, 6,661; 40 shares New England, 4,170; 37 shares Atlas, 3,727; 31 shares Granite, 3,234.33; 68 shares North, 6,306 50.
Deposit in Bank bearing interest—Continental Bank, \$10,101.26.

Provident Institution for Savings.—Public Funds—United States, \$929,000; State of Massachusetts, 491,890; State of Vermont, 65,000; State of Rhode Island, 190,000.
Loans on Public Funds are—Massachusetts scrip, \$8,000; Albany City scrip, 9,000.
The Bank Stock is owned as follows:—(Rendered at par value.) Atlantic, \$21,500; Atlas, 45,000; Boston, 35,000; Columbian, 42,800; City, 31,500; Eagle, 45,000; Globe, 31,500; Granite, 34,000; Hamilton, 22,500; Hide and Leather, 10,000; Massachusetts, 22,500; Merchants', 100,000; Market, 36,400; New England, 23,900; North, \$30,700; Revere, 20,000; State, 39,480; Suffolk, 30,000; Shoe and Leather Dealers', 50,000; Tremont, 67,400; Union, 31,200; Washington, 33,700; Webster, 188,100.
Loans on Bank Stock are—20 shares Atlas, 10 shares Eagle, and 7 shares Boylston, \$3,150; 47 shares Woburn, 3,500; 100 shares Tremont, 9,000; 45 shares Mechanics', 4,000; 30 shares Dedham, 2,500; 12 shares Union, 1,000; 100 shares Merchants', and 250 shares Machinists', 25,000.
Loan on Railroad Stock is—35 shares Nashua and Lowell, \$2,975.

Suffolk Savings Bank.—Public Funds—United States treasury notes, \$111,500; United States scrip, 228,500; Massachusetts scrip, 231,100; City of Boston scrip, 170,000; City of Roxbury scrip, 26,000; State of Rhode Island bonds, 50,000; State of Vermont bonds, 15,000; United States certificates of deposit, 145,000; United States certificates of indebtedness, 64,000.
The Bank Stock is owned as follows:—(Rendered at par value.) Market, \$10,500;

* \$1,268 of which is rendered as "soldiers' special deposit."

4 per cent., 251,279 36	4 per cent., 107,703 35	5 per cent. — —	5 per cent. — —
7 per cent.	7 per cent.	7½ per cent.	8 per cent.
Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
21,794 94	11,305 91	750 00	400 00

Atlas, 31,600; Washington, 15,000; Hamilton, 10,000; State, 10,500; Shoe and Leather Dealers', 10,000; Granite, 12,700; Revere, 20,000; Bay State, 13,125; Shawmut, 10,000; City, 15,000; Bank of Commerce, 20,000; Hide and Leather, 10,000; Union, 10,000; Merchants', 48,300; Columbian, 35,000; Massachusetts, 5,000; Webster, 37,500; Railroad, 3,750; New England, 1,100; Eagle, 36,100.

Loan on Bank Stock is—70 shares Suffolk, \$5,000.
Deposit in Bank bearing interest is—Columbian, \$24,543 84.
Loans on Railroad Stock are—\$50,000 Chicago, Iowa and Nebraska Railroad bonds, \$40,000.

East Boston Savings Bank.—Loans on Public Funds—United States certificates of indebtedness, \$6,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 27 shares Merchants', \$2,771.87; 30 shares Webster, 3,000; 25 shares National, 2,500; 100 shares Maverick, 10,000; 40 shares Howard, 4,065; 20 shares Traders', 2,027.50; 31 shares North, 3,150; 25 shares Eagle, 2,733.33; 20 shares Granite, 2,175; 2 shares Exchange, 230; 50 shares Bank of North America, 5,000; 50 shares Bank of Commerce, 5,145; 50 shares Bank of the Republic, 5,150.

Loans on Bank Stock are—10 shares Maverick, \$500; 75 shares Exchange, 7,500; 10 shares Blackstone, 800; 14 shares Eliot, 1,400; 16 shares Bank of the Republic, 1,300; 31 shares Merchants', 1,200.

Deposit in Bank bearing interest—Maverick, \$2,935.49. United States Assistant Treasurer, Boston, \$6,000.

Chelsea Savings Bank.—Public Funds—United States bonds, \$5,000 6 per cent., 5,000 United States 7 3-10 per cent. scrip.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Tradesman's, \$2,870; North, 1,014; Howard, 1,925; Eliot, 2,050; Bank of Commerce, 1,022.50; Exchange, 3,022 35; Bank of North America, 1,037.50; Boylston, 2,387; Atlas, 3,010; Suffolk, 1,050; Eagle, 3,115.75.

	ANDOVER.	DANVERS.	GLOUCESTER.	HAVERHILL.	LAWRENCE.
	Andover Savings Bank.	Danvers Savings Bank.	Cape Ann Savings Bank.	Haverhill Savings Bank.	Essex Savings Bank.
Number of Depositors,	1,557	1,514	922	4,102	2,480
Amount of Deposits,	\$345,968 48	\$287,673 66	\$143,178 97	\$822,186 77	\$465,988 76
Public Funds,	51,532 50	4,000 00	2,000 00	70,000 00	60,000 00
Loans on public funds,	- -	- -	- -	- -	- -
Bank Stock,	76,500 00	85,966 67	74,126 00	241,000 00	134,850 00
Loans on bank stock,	1,000 00	3,242 00	- -	50,100 00	4,200 00
Deposits, in banks, bearing interest,	10,494 52	- -	- -	- -	- -
Loans on railroad stock,	- -	- -	- -	2,000 00	- -
Invested in real estate,	938 60	- -	- -	- -	- -
Loans on mortgage of real estate,	160,181 20	101,201 71	34,040 00	448,650 00	131,261 00
Loans to county, or town,	9,200 00	42,200 00	24,500 00	3,200 00	10,500 00
Loans on personal security,	46,300 00	45,126 30	1,500 00	3,300 00	94,535 00
Cash on hand,	1,231 35	5,936 98	6,566 96	26,036 77	29,224 33

Rate and amount of ordinary Dividend for last year,	5 per cent., 15,042 65	5 per cent., 13,236 05	5 per cent., 6,120 37	5 per cent., 37,417 54	4 per cent., 14,511 14
Average annual per cent. of Dividends ending at time of and including last extra,	6 per cent.	6 ⁶ / ₁₀ per cent.	7 per cent.	7 per cent.	6 ⁸ / ₁₀ per cent.
Extra Dividend, when declared,	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	600 00	650 00	413 28	1,583 27	820 00

Andover Savings Bank.—Public Funds—United States bonds, \$51,532.50.
The Bank Stock is owned as follows:—(Rendered at par value.) Blackstone, Boston, \$6,000; Webster, 5,000; Granite, 6,000; Safety Fund, 2,500; Bank of the Republic, 15,000; Merchants', Boston, 5,000; Revere, 15,000; Bay State, 7,500; Andover, 14,500.
Loan on Bank Stock is—17 shares Union, Haverhill, \$1,000.
Deposit in Bank bearing interest is—Andover, \$10,494.52.

Danvers Savings Bank.—Public Funds—6 per cent. United States certificates of indebtedness, \$4,000.
The Bank Stock is owned as follows:—(Rendered at cost to the Bank.) Revere, \$10,000; Howard, 4,500; Asiatic, 18,000; Naumkeag, 500; Warren, 5,600; Rockport, 1,000; Bank of Commerce, 8,000; Commercial, Salem, 666.67; Bank of North America, 2,200; Cape Ann, 200; National, 5,000; Exchange, Boston, 8,000; Tremont, 1,500; Washington, 6,000; Village, 14,800.
Loans on Bank Stock are—72 shares Village, \$2,942; 4 shares Warren, 300.

Cape Ann Savings Bank.—Public Funds—\$2,000 United States 5-20 bonds.
The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 98 shares Gloucester, \$10,480.50; 44 shares Tremont, 4,366; 45 shares Village, 3,375; 41 shares Exchange, 4,185.70; 50 shares Safety Fund, 5,030; 30 shares Bank of Commerce, 3,015.25; 7 shares Merchants', 711.25; 12 shares Atlas, 1,248; 5 shares Webster, 512.50; 50 shares Bank of Republic, 5,020; 81 shares Rockport, 8,559.50; 37 shares Shawmut, 3,972.88; 50 shares Blackstone, 5,106.25; 10 shares Globe, 1,100; 16 shares Freeman's, 1,720; 20 shares Howard, 2,000; 35 shares National, 3,560.50; 40 shares Atlantic, 4,260; 26 shares Eagle, 2,760.17; 31 shares Bank of Cape Ann, 3,142.50.

Haverhill Savings Bank.—Public Funds—United States 5 per cent., \$1,000; United States 6 per cent., 69,000.
The Bank Stock is owned as follows:—(Rendered at par value, "except Union and Merrimack, and essentially at cost.") Essex, \$16,700; Haverhill, 24,000; Merrimack, 14,550; Union, 3,650; Andover, 3,200; Bay State, 1,500; Malden, 10,000; National, 20,000; Bank of North America, 20,000; Bank of the Republic, 15,000; Exchange, 14,000; Atlas, 10,000; Blackstone, 10,000; Howard, 10,000; Maverick, 10,000; North, 10,000; Shawmut, 10,000; Traders', 10,000; Webster, 10,000; Safety Fund, 5,000; Faneuil Hall, 4,000; Columbian, 4,000; Eagle, 4,000; Shoc and Leather Dealers', 500; State, 600.
Loans on Bank Stock are—Merrimack, \$800; Blackstone, 600; Essex, 11,800; Faneuil Hall, 500; Haverhill, 8,200; National 4,000; Union, Haverhill, 1,100; Bank of the Republic, 1,000; Malden, 6,300; Exchange, 1,000; Mechanics', Boston, 14,300; Abington, 500.
Loan on Railroad Stock is—Boston and Maine, \$2,000.

Essex Savings Bank.—Public Funds—Massachusetts 6 per cent., \$5,000; United States 6 per cent., 35,000; United States 7 3-10 per cent., 20,000.
The Bank Stock is owned as follows:—(Rendered at par value.) 260 shares Bay State, \$19,500; 150 shares Webster, 15,000; 60 shares Suffolk, 6,000; 20 shares Shawmut, 2,000; 75 shares Merchants', 7,500; 100 shares Safety Fund, 10,000; 10 shares Union, 1,000; 50 shares Atlas, 5,000; 31 shares Maverick, 3,100; 50 shares Hyde and Leather, 5,000; 150 shares Revere, 15,000; 60 shares Tremont, 6,000; 60 shares Howard, 6,000; 5 shares Massachusetts, 1,250; 150 shares Bank of the Republic, 15,000; 75 shares Bank of North America, 7,500; 100 shares Bank of Commerce, 10,000.
Loan on Bank Stock is—48 shares Bay State, 15 shares Spicket Falls, \$4,200.

	LYNN.	NEWBURYPORT.	ROCKPORT.	SALEM.	SALISBURY.
	Lynn Institution for Savings.	Institution for Savings in Newburyport and its Vicinity.	Rockport Savings Bank.	Salem Savings Bank.	Provident Institution for Savings in the towns of Salisbury and Amesbury.
Number of Depositors,	2,301	6,783	371	10,463	1,981
Amount of Deposits,	\$351,867 10	\$1,697,221 23	\$36,725 92	\$2,321,249 02	\$385,025 51
Public Funds,	22,000 00	81,590 00	—	473,041 43	98,000 00
Loans on public funds,	—	—	—	—	—
Bank Stock,	45,700 00	639,398 00	21,850 00	259,161 80	98,295 00
Loans on bank stock,	15,660 00	4,810 00	2,200 00	26,900 00*	4,150 00
Deposits, in banks, bearing interest,	26,000 00	49,106 00	—	40,000 00	8,000 00
Loans on railroad stock,	—	—	—	—	150 00
Invested in real estate,	—	28,000 00	—	—	4,900 00
Loans on mortgage of real estate,	155,484 00	421,424 35	10,638 53	371,778 07	74,071 00
Loans to county, or town,	69,340 00	314,814 00	—	638,075 48	57,200 00
Loans on personal security,	23,900 00	53,652 16	—	329,020 59	37,900 00
Cash on hand,	4,438 16	100,797 45	2,906 91	183,271 65	26,890 81

Rate and amount of ordinary Div'd last year,	5 per cent., 15,045 07	5 per cent., 78,396 13	5 per cent., 1,566 78	5 per cent., 100,972 04	5½ per cent., 19,303 03
Average annual per cent. of Dividends ending at time of and including last extra, . . .	6½ per cent.	7¼ per cent.	6 per cent.	6½ per cent.	6¾ per cent.
Extra Dividend, when declared, . . .	Every 5 years.	Every 5 years.	Every 5 years.	Not answered.	Every 5 years.
Annual Expenses of the institution, . . .	998 25	2,856 90	75 00	4,489 99	502 61

Lynn Institution for Savings.—Public Funds—United States, \$12,000; Massachusetts, 10,000.
The Bank Stock is owned as follows:—(Rendered at par val.) Lynn Mechanics', \$10,000; Laighton, 5,000; City, Lynn, 5,000; Columbian, Boston, 6,700; Suffolk, 5,000; Hide and Leather, 5,000; New England, 5,000; Shoe and Leather Dealers', 2,000; Exchange, 2,000.
Loans on Bank Stock are—10 shares Exchange, \$900; 20 shares Shoe and Leather Dealers', 470; 10 shares Hide and Leather, 900; 82 shares Laighton, 6,700; 25 shares Lynn Mechanics', 1,840; 30 shares City Bank of Lynn, 2,450; 22 shares Woburn Bank, 2,000; 5 shares Worcester, 400.
Deposit in Bank—Lynn Mechanics', \$26,000.

Institution for Savings in Newburyport and Vicinity.—Public Funds—United States, \$44,590; Massachusetts, 12,000; Maine, 15,000; Connecticut, 10,000.
The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Atlas, \$50,000; Atlantic, 12,200; Blackstone, 2,300; Boston, 11,850; City, 10,800; Columbian, 30,000; Bank of Commerce, 24,400; Eagle, 24,200; Eliot, 2,400; Exchange, 10,000; Faneuil Hall, 12,900; Freeman's, 13,500; Globe, 8,300; Granite, 29,600; Hamilton, 10,000; Hide and Leather, 10,000; Howard, 10,000; Market, 11,970; Massachusetts, 8,250; Maverick, 16,300; Merchants', 24,200; New England, 10,000; North, 16,300; Bank of North America, 4,500; Revere, 22,000; Safety Fund, 10,000; Shawmut, 15,000; Shoe and Leather Dealers', 15,600; State, 6,130; Suffolk, 2,200; Traders', 24,100; Tremont, 36,200; Union, 20,800; Washington, 35,300; Webster, 12,200; Mechanics, Newburyport, 21,500; Merchants', do., 43,098; Ocean, do., 5,250; Gloucester, 6,000.

Loans on Bank Stock are—4 shares Ocean, Newburyport, \$160; 13 shares Mechanics', do., 1,000; 32 shares Union, Haverhill, 2,750; 10 shares Grand, Marblehead, 900.
Deposit in Bank bearing interest is—Ocean, \$49,106.

NOTE.—“Invested in Real Estate” includes \$25,000, owned in Fifty Associates' Corporation, Boston. Included in “Loans on Personal Security,” is annuity in Trust in Massachusetts Hospital Life Insurance Company, \$6,226.75; Loans to Corporations, \$4,830, and Loans on Pledge of Stocks, \$7,956.41.

Rockport Savings Bank.—The Bank Stock is owned as follows:—(Rendered at par value.) Rockport, \$3,700; Gloucester, 400; Village, 750; Bank of Cape Ann, 3,100; Howard, 1,000; National, 1,500; Webster, 1,500; Bank of Commerce, 1,500; Tremont, 1,200; Granite, 600; Blackstone, 1,600; Revere, 1,000; Bank of Republic, 3,000; Hide and Leather, 1,000.
Loan on Bank Stock is—Rockport, \$2,200.

* Loans on Bank Stock include \$10,000 loaned to banks.

Salem Savings Bank.—Public Funds—United States 5 per cent. scrip, \$50,000; United States 6 per cent., 20,000; United States 6 per cent. scrip of 1881, 23,406.25; United States 7 3-10 per cent., 80,000; United States 6 per cent. 5-20, 105,000; United States certificates of indebtedness, 39,635.18; United States certificates of deposit, 100,000; State of Connecticut, 30,000; Vermont, 25,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Exchange, \$4,133.33; Marblehead, 2,000; Asiatic, 7,670; Commercial, 3,200; Columbian, 28,000; City, 10,500; Salem, 2,700; Beverly, 625; Merchants', 40,333.47; Bank of Commerce, 60,000; Tremont, 15,000; North, 20,000; Revere, 30,000; Hide and Leather, 15,000; Safety Fund, 20,000.
Loans on Bank Stock are—Exchange, Boston, and Rockland, Roxbury, \$4,500; Laighton, Lynn, 6,000; Shoe and Leather Dealers', 1,400; Marblehead, and Grand, 5,000.
Deposit in Bank bearing interest is—Merchants', \$40,000.
Loan to Bank is—Danvers, \$10,000.

Provident Institution for Savings in the Towns of Salisbury and Amesbury.—Public Funds—United States, \$50,000; Massachusetts, 18,000; Maine, 5,000; New Hampshire, 4,000; City of Boston, 5,000; Roxbury, 5,000; Chelsea, 5,000; Augusta, 4,000; Portland, 1,000; Gardiner, 1,000.

The Bank Stock is owned as follows:—(Rendered at par value.) 25 shares Eliot, Boston, \$2,500; 15 shares Atlantic, 1,500; 40 shares Webster, 4,000; 20 shares Maverick, 2,000; 15 shares New England, 1,500; 50 shares Hide and Leather, 5,000; 35 shares Columbian, 3,500; 25 shares Union, 2,500; 37 shares Tremont, 3,700; 43 shares Boston, 2,150; 25 shares Globe, 2,500; 25 shares Shoe and Leather Dealers', 2,500; 20 shares Howard, 2,000; 35 shares Eagle, 3,500; 45 shares Merchants', Boston, 4,500; 12 shares Granite, 1,200; 37 shares Shawmut, 3,700; 13 shares Faneuil Hall, 1,300; 38 shares Suffolk, 3,800; 40 shares Bank of Commerce, 4,000; 52 shares State, 3,120; 10 shares City, 1,000; 30 shares Blackstone, Boston, 3,000; 20 shares Boylston, 2,000; 50 shares Exchange, Boston, 5,000; 50 shares Atlas, 5,000; 18 shares Traders', 1,800; 50 shares Revere, 5,000; 20 shares Bank of the Republic, 2,000; 15 shares Safety Fund, 1,500; 45 shares Bay State, Lawrence, 3,375; 42 shares Railroad, Lowell, 3,150; 50 shares Powow River, Salisbury, 5,000.

Loans on Bank Stock are—2 shares Powow River, \$150; 45 shares Howard, Boston, 400.
Deposit in Bank bearing interest is—Powow River, \$8,000, included in cash on hand.
Loan on Railroad Stock is—on 2 shares of the Boston and Maine Railroad, \$150.

	CAMBRIDGE.	CAMBRIDGEPORT.	CHARLESTOWN.	CONCORD.	FRAMINGHAM.
	Savings Institution in Cambridge.	Cambridgeport Savings Bank.	Warren Institution for Savings.	Middlesex Institution for Savings.	Framingham Savings Bank.
Number of Depositors,	1,787	881	5,416	2,539	1,242
Amount of Deposits,	\$388,141 92	\$156,510 19	\$1,393,414 61	\$668,136 21	\$241,607 14
Public Funds,	25,174 64	36,937 33	117,743 75	66,000 00	25,000 00
Loans on public funds,	— —	— —	— —	— —	— —
Bank Stock,	17,400 00	17,095 33	45,899 00	202,360 00	69,200 00
Loans on bank stock,	4,100 00	— —	2,175 00	14,300 00	7,505 00
Deposits, in banks, bearing interest,	— —	5,000 00	— —	— —	— —
Loans on railroad stock,	— —	— —	— —	1,800 00	— —
Invested in real estate,	— —	— —	68,000 00	— —	1,500 00
Loans on mortgage of real estate,	268,768 80	58,788 72	900,139 00	308,298 00	93,041 50
Loans to county, or town,	10,000 00	14,500 00	190,091 42	31,185 00	22,400 00
Loans on personal security,	51,887 00	21,500 00	101,150 00	35,113 00	10,200 00
Cash on hand,	10,811 48	2,688 81	37,406 29	28,141 95	15,694 54

Rate and amount of ordinary Dividend for last year,	5 per cent., 16,738 85	4 per cent. — —	4 per cent., 47,877 65	4 per cent., 24,870 96	5 per cent., 10,043 31
Average annual per cent. of Dividends ending at time of and including last extra, . . .	7½ per cent.	8 per cent.	7 per cent.	7¼ per cent.	6⅔ per cent.
Extra Dividend, when declared,	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . . .	1,275 00	310 00	5,712 64	3,115 49	700 00

Savings Institution in Cambridge.—Public Funds—25 United States treasury notes of \$1,000, cost \$25,174.64.
The Bank Stock is owned as follows :—(Rendered at cost to Bank.) 20 shares Bank of Commerce, \$2,044; 7 shares Cambridge, 650; 25 shares Charles River, 2,526; 22 shares Lechmere, 2,200; 50 shares Revere, 5,000; 50 shares Continental, 5,000.
Loans on Bank Stock are—20 shares Merrimack, Haverhill, 10 shares City, Boston, and 1 share Union, Boston, \$1,800; 20 shares Fitchburg, 300; 25 shares New England, 2,000.
Cambridgeport Savings Bank.—Public Funds—United States bonds, \$7,000, cost 6,956 08; United States certificates of indebtedness, 30,000, cost 29,981.25.
The Bank Stock is owned as follows :—(Rendered at cost to Bank.) 40 shares Cambridge, \$4,175; 40 shares Eliot, 3,995 33; 25 shares Webster, 2,525; 14 shares Cambridge City, 1,400; 50 shares Harvard, 5,000.
Deposit in Bank bearing interest is—Cambridge Bank, \$5,000.

Warren Institution for Savings.—Public Funds—United States securities, \$97,418.75; Connecticut bonds, 10,325; Massachusetts, 10,000.
The Bank Stock is owned as follows :—(Rendered at cost to Bank.) 20 shares City, \$1,980; 114 shares Bunker Hill, 11,552; 49 shares Shoe and Leather Dealers', 5,233; 30 shares State, 1,815; 35 shares Market, 2,765; 68 shares Eagle, 6,834; 100 shares Hide and Leather, 10,000; 22 shares Massachusetts, 5,720.
Loan on Bank Stock is—33 shares Railroad, and 4 shares Bunker Hill, \$2,175.

Middlesex Institution for Savings.—Public Funds—United States treasury notes, \$6,000; United States bonds, 60,000.
The Bank Stock is owned as follows :—(Rendered at par value.) Grocers' Bank, Boston, \$2,800; Hide and Leather, 4,800; Safety Fund, 2,800; Blackstone, 5,000; Revere, 15,000; National, 10,000; Webster, 15,000; Merchants', 20,000; City, 10,000; State, 9,960; Eagle, 15,000; Hamilton, 1,400; Granite, 2,500; Columbian, 6,700; Shoe and Leather Dealers', 10,000; Traders', 2,500; Bank of Commerce, 15,000; Tremont, 7,500; Bank of North America, 7,500; Shawmut, 5,000; Faneuil Hall, 5,000; Eliot, 10,000; Howard, 7,500; Concord, 10,000; Framingham, 500; Lowell, 900.
Loans on Bank and Railroad Stock are—20 shares Concord Bank, and 15 shares Fitchburg Railroad, \$2,300; 20 shares Prescott, and 12 shares Fitchburg Railroad, 2,000; 100 shares Boston, and 50 shares Western Railroad, 10,000.
Loans on Railroad Stock are—20 shares Fitchburg, and 11 shares Western, \$1,000; 16 shares Fitchburg, 800.

Framingham Savings Bank.—Public Funds—United States stocks, \$25,000.
The Bank Stock is owned as follows :—(Rendered at par value.) Bank of Commerce, \$13,800; Eliot, 5,200; Framingham, 2,000; Granite, 2,000; Howard, 5,000; Hide and Leather, 12,000; Maverick, 4,200; Bank of the Republic, 6,000; Safety Fund, 16,500; Traders', 1,000; Webster, 1,500.
Loans on Bank Stock are—on 5 shares Granite, \$327; on 6 shares Bank of Brighton, and 5 shares Cambridge Market Bank, 300; on 22 shares Framingham Bank, 1,478; and on 60 shares Bank of the Metropolis, 5,400.

	LOWELL.			MALDEN.	MARLBOROUGH.
	City Institution for Savings.	Lowell Institution for Savings.	Mechanics' Savings Bank.		
Number of Depositors,	6,276	4,627	473	212	151
Amount of Deposits,	\$1,780,173 53	\$1,128,820 88	\$90,820 81	\$17,058 48	\$8,547 00
Public Funds,	236,700 00	375,000 00	54,540 00	4,000 00	1,500 00
Loans on public funds,	2,000 00	- -	- -	- -	- -
Bank Stock,	264,675 00	262,360 00	16,200 00	505 00	- -
Loans on bank stock,	22,050 00	- -	- -	- -	- -
Deposits, in banks, bearing interest,	130,000 00	64,000 00	- -	803 08	- -
Loans on railroad stock,	- -	- -	- -	- -	- -
Invested in real estate,	- -	20,334 06	- -	- -	- -
Loans on mortgage of real estate,	698,000 00	115,207 92	13,350 00	8,750 40	3,250 00
Loans to county, or town,	338,300 00	289,875 00	2,000 00	3,000 00	3,000 00
Loans on personal security,	83,930 00	- -	1,150 00	- -	700 00
Cash on hand,	4,518 53	2,043 90	4,470 56	- -	242 31

Rate and amount of ordinary Dividend for last year,	5 per cent., 77,985 36	4 per cent., 39,836 46	5 per cent., 1,578 00	5 per cent., 463 59	- - - 237 29
Average annual per cent. of Dividends ending at time of and including last extra, . . .	7 ²² / ₁₀₀ per cent.	7 ⁴⁶ / ₁₀₀ per cent.	No extra.	No extra.	Not answered.
Extra Dividend, when declared,	Every 5 years.	Every 5 years.	New Bank.	*	Every 5 years.
Annual Expenses of the institution, . . .	3,082 23	2,900 00	465 52	125 00	20 00

City Institution for Savings.—Public Funds—United States 6 per cent. treasury notes, \$46,700; United States 7 3-10 per cent. treasury notes, 32,000; United States certificates of indebtedness, 50,000; United States 5-20 treasury notes, 18,000; on deposit in United States Treasury at Boston, 90,000

Loan on Public Funds is—United States 7 3-10 per cent. treasury notes, \$2,000.
The Bank Stock is owned as follows :—Appleton, \$20,000; Prescott, 13,500; Wamesit, 10,000; Railroad, 900; Tremont, 15,200; Boylston, 4,000; Shawmut, 5,000; Exchange, 5,000; Granite, 14,400; Blackstone, 15,000; National, 14,100; Eliot, 5,000; Webster, 10,500; Atlas, 12,000; Hide and Leather, 5,000; Howard, 500; Safety Fund, 25,000; Revere, 25,000; Bank of Commerce, 16,500; Bank of North America, 19,200; Bank of the Republic, 20,000; Pemberton, 5,000; Bay State, 1,875; Bunker Hill, 2,000.

Loans on Bank Stock are—10 shares Prescott, and 10 shares Appleton, \$1,500; 15 shares Wamesit, and 10 shares Bunker Hill, 1,800; 10 shares Bank of North America, 20 shares Webster, and 46 shares Atlas, 5,600; 34 shares Abington, 3,000; 119 shares Appleton, 10,150.

Deposits in Banks bearing interest are—Wamesit, \$30,000; Bank of Commerce, 100,000.

Lowell Institution for Savings.—Public Funds—Loan to United States, \$375,000.
The Bank Stock is owned as follows :—(Rendered at par value.) Eagle, \$53,600; Lowell, 16,300; Bank of Commerce, 23,000; Granite, 21,600; Bank of North America,

20,000; Columbian, 15,600; Globe, 15,000; New England, 14,600; Traders', 14,000; State, 12,960; City, 12,000; Hamilton, 12,000; Market, 9,100; Bunker Hill, 7,000; Tremont, 6,000; Railroad, 5,100; Boston, 4,500.
Deposits in Banks bearing interest are—Mutual Redemption, \$14,000; National, 50,000.

Mechanics' Savings Bank, in Lowell.—Public Funds—\$14,000 United States 5 per cent. bonds of 1874; 6,000 United States 5 per cent. bonds of 1865; 8,000 United States 6 per cent. bonds, 5-20; 17,000 United States 7 3-10 per cent. treasury notes; 13,000 United States certificates of indebtedness.
The Bank Stock is owned as follows :—(Rendered at par value.) 50 Webster, Boston, \$5,000; 50 shares Bank of Commerce, 5,000; 32 shares Revere, 3,200; 30 shares Blackstone, 3,000.

Malden Savings Bank.—Public Funds—United States 7 3-10 per cent. stock, \$2,000; United States 6 per cent. certificates, 2,000.
The Bank Stock is owned as follows :—(Rendered at cost to Bank.) Malden, \$505.
Deposit in Bank bearing interest is—Malden, \$803.08.

Marlborough Savings Bank.—Public Funds—United States 7 3-10 per cent. treasury notes, \$1,500.

* In operation less than five years.

	NEWTON.	WALTHAM.	CLINTON.	FITCHBURG.	LANCASTER.
	Institution for Savings in the town of Newton.	Waltham Savings Bank.	Clinton Savings Bank.	Fitchburg Savings Bank.	Lancaster Savings Bank.
Number of Depositors,	225	1,172	508	3,980	1,357
Amount of Deposits,	\$26,741 47	\$217,268 05	\$80,272 53	\$786,321 86	\$274,343 69
Public Funds,	500 00	3,000 00	3,000 00	44,125 00	31,085 00
Loans on public funds,	—	—	—	—	—
Bank Stock,	4,890 00	9,492 00	—	157,800 00	47,500 00
Loans on bank stock,	—	—	—	3,340 00	5,310 00
Deposits, in banks, bearing interest,	—	—	—	—	—
Loans on railroad stock,	—	—	—	—	—
Invested in real estate,	—	—	—	—	—
Loans on mortgage of real estate,	16,714 00	142,292 80	26,850 00	368,693 40	141,250 00
Loans to county, or town,	1,000 00	28,450 00	16,000 00	78,800 00	15,100 00
Loans on personal security,	2,975 00	58,749 75	29,850 00	123,175 76	31,591 67
Cash on hand,	1,339 90	9,748 18	6,625 88	35,849 98	6,787 98

Rate and amount of ordinary Dividend for last year,	5 per cent., 1,111 32	5 per cent., 8,586 36	5 per cent., 3,381 90	4 ³ / ₄ per cent., 34,466 99	5 per cent., 12,063 22
Average annual per cent. of Dividends ending at time of and including last extra, . . .	6 ¹ / ₂ per cent.	6 ¹ / ₂ per cent.	7 per cent.	6 ¹ / ₄ per cent.	6 ¹ / ₂ per cent.
Extra Dividend, when declared,	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . . .	83 25	700 00	231 75	1,125 00	306 50

Institution for Savings in the Town of Newton.—Public Funds—" \$500 United States 7 3-10 stock."
The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 20 shares Revere, \$2,000; 11 shares Newton, 1,110; 10 shares Harvard, 1,000; 6 shares Bank of Brighton, 480; 3 shares Waltham, 300.
Loan to County or Town is—Town of Newton, \$1,000.

Waltham Savings Bank.—Public Funds—" United States Coupon 6's, \$3,000."
The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Waltham, \$3,992; Newton, 500; Revere, 5,000.

Clinton Savings Bank.—Public Funds—" United States 7 3-10 treasury notes, \$3,000."
No Bank Stock.

Fitchburg Savings Bank.—Public Funds—United States bonds, \$29,125; State of Vermont bonds, 15,000.

The Bank Stock is owned as follows:—(Rendered at par value.) Fitchburg, \$12,500; Rollstone, 10,000; Townsend, 500; Quinsigamond, 3,000; City, Worcester, 10,000; Atlas, 15,200; Bank of North America, 5,000; North, 10,000; Webster, 10,000; National, 10,000; Revere, 10,000; Safety Fund, 16,600; Howard, 10,000; Merchants', 25,000; Bank of Commerce, 10,000.
Loans on Bank Stock are—37 shares Fitchburg, \$3,340.

Lancaster Savings Bank.—Public Funds—" United States 6's of 1831, \$20,000, cost 18,300;" " United States 5's of 1874, 14,000, cost 12,785."
The Bank Stock is owned as follows:—(Rendered at par value.) 50 shares Lancaster, 75 shares City, Lynn, 50 shares Cambridge Market, 50 shares Bank of Commerce, 50 shares Bank of the Republic, 50 shares Eliot, 50 shares Granite, 50 shares Howard, and 50 shares Webster, \$41,500.
Loan on Bank Stock is—Lancaster, \$5,310.
Loans to County or Town are—County of Worcester, \$5,000; Towns of Lancaster, 4,400; Sterling, 2,000; Harvard, 1,000; Bolton, 2,700.

	MILFORD.	MILLBURY.	N. BROOKFIELD.	SOUTHBRIDGE.	WINCHENDON.
	Millford Savings Bank.	Millbury Savings Bank.	North Brookfield Savings Bank.	Southbridge Savings Bank.	Winchendon Savings Bank.
Number of Depositors,	916	317	323	1,128	457
Amount of Deposits,	\$117,214 63	\$48,960 01	\$23,160 85	\$203,280 39	\$52,745 53
Public Funds,	15,000 00	5,805 90	-	48,900 00	2,000 00
Loans on public funds,	-	-	-	1,800 00	-
Bank Stock,	17,174 00	14,915 00	5,632 00	15,000 00	13,082 00
Loans on bank stock,	11,355 00	-	-	15,600 00	-
Deposits, in banks, bearing interest,	-	-	-	-	-
Loans on railroad stock,	-	-	-	-	-
Invested in real estate,	-	-	-	-	-
Loans on mortgage of real estate,	27,166 00	22,225 00	6,367 75	58,750 00	19,180 59
Loans to county, or town,	21,000 00	2,000 00	3,945 00	17,100 00	3,700 00
Loans on personal security,	21,077 00	3,150 00	5,056 00	40,500 00	7,634 44
Cash on hand,	4,189 40	2,467 34	3,074 00	12,045 24	8,452 12

Rate and amount of ordinary Dividend for last year,	5 per cent. —	5 per cent. —	5 per cent. —	5 per cent., 8,427 38	4 ³ / ₄ per cent., 2,060 51
Average annual per cent. of Dividends ending at time of and including last extra,	6 ¹ / ₂ per cent., Every 5 years.	6 ¹ / ₂ per cent., Every 5 years.	6 ¹ / ₄ per cent., Every 5 years.	7 per cent., Every 5 years.	6 ¹ / ₂ per cent., Every 5 years.
Extra Dividend, when declared,	420 00	115 00	504 45	200 00	
Annual Expenses of the institution,					

Milford Savings Bank.—Public Funds—United States certificates of indebtedness, \$15,000.
The Bank Stock is owned as follows :—(Rendered at cost to Bank.) 80 shares Milford, \$8,366; 27 shares Hopkinton, 2,808; 43 shares Hide and Leather, 4,300; 10 shares Howard, 1,000; 7 shares Webster, 700.
Loan on Bank Stock is—150 shares Milford, \$11,355.

Millbury Savings Bank.—Public Funds—“United States treasury notes, (7 3-10,) \$5,805.90,”
The Bank Stock is owned as follows :—(Rendered at cost to Bank.) Worcester, \$615; Quinsigamond, 2,529; Central, 3,210; Citizens’, 620; Bank of Commerce, 1,057.50; Atlas, 2,140; National, 1,032.50; Oxford, 634.50; Millbury, 8,076.50.

North Brookfield Savings Bank.—The Bank Stock is owned as follows :—(Rendered at cost to Bank.) 4 shares Hampshire Manufacturers’, Ware, \$440; 20 shares Safety Fund, 2,012; 10 shares Eliot, 1,080; 20 shares Bank of the Republic, 2,100.

Southbridge Savings Bank.—Public Funds—“Massachusetts scrip, \$20,000, cost 20,100; United States 7 3-10 treasury notes, 10,000, cost 10,000; United States 6 per cent.’s of 1881, 10,000, cost 8,800; United States 5-20’s, 10,000, cost 10,000.”
Loan on Public Funds is—United States 7 3-10 per cent. treasury notes, \$1,800.
The Bank Stock is owned as follows :—(Rendered at par value.) 10 shares Merchants’, Boston, \$1,000; 7 shares New England, 700; 18 shares Washington, 1,800; 115 shares Southbridge, 11,500.
Loans on Bank Stock are—155 shares Southbridge, \$13,440; 20 shares Southbridge, and 4 shares Leicester, 2,160.

Winchendon Savings Bank.—Public Funds—“7 3-10 United States loan, \$2,000.”
The Bank Stock is owned as follows :—(Rendered at par value.) 50 shares Rollstone, \$5,000; 20 shares Merchants’, Boston, 2,000; 16 shares Safety Fund, 1,600; 34 shares Mechanics’, Boston, 3,400.

	WORCESTER.		NORTHAMPTON.	WARE.	CHICOPEE.
	Worcester County In- stitution for Savings.	Worcester Mechanics' Savings Bank.			
Number of Depositors,	13,538	3,123	1,266	1,668	489
Amount of Deposits,	\$2,972,109 25	\$842,180 95	\$211,018 59	\$358,786 35	\$74,868 54
Public Funds,	363,600 00	50,500 00	16,000 00	25,000 00	5,000 00
Loans on public funds,	300 00	75,000 00	4,950 00	- -	- -
Bank Stock,	582,900 78	108,967 81	32,000 00†	106,000 00	3,090 00
Loans on bank stock,	23,175 00	35,000 00	10,430 00	12,125 00	- -
Deposits, in banks, bearing interest,	40,000 00*	25,101 22	- -	- -	- -
Loans on railroad stock,	- -	- -	- -	- -	- -
Invested in real estate,	5,254 53	- -	- -	- -	- -
Loans on mortgage of real estate,	1,429,279 78	418,960 00	69,146 39	95,777 00	41,560 00
Loans to county, or town,	353,795 55	23,600 00	8,250 00	23,800 00	- -
Loans on personal security,	181,419 04	107,034 78	68,766 60	91,189 52	21,550 50
Cash on hand,	73,237 18	14 34	5,239 01	9,624 38	6,583 28

Rate and amount of ordinary Div'd last year,	5 per cent., 34,448 89	5 per cent., 8,555 11	5 per cent., 15,897 98	5 per cent., 3,135 03
Average annual per cent. of Dividends ending at time of and including last extra, . . .	6 ³ / ₄ per cent.	6 per cent.	7 per cent.	7 per cent.
Extra Dividend, when declared, . . .	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . . .	1,500 00	665 65	1,250 00	250 00

Worcester County Institution for Savings—Public Funds—United States 6's of 1881, \$41,000; United States 7 3-10 per cent., 146,000; United States certificates of indebtedness, 25,000; United States 5-20's, 35,000; Vermont State stock, 31,000; New Hampshire, 36,800; Massachusetts, 17,000; Connecticut, 2,800; Rhode Island, 23,000; United States Texas indemnity 5's, 3,000.

Loan on Public Funds is—" \$300 on 600 United States 7 3-10."

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Atlantic, \$5,184; Atlas, 26,200; Blackstone, Uxbridge, 1,015; Boston, 1,260; Bank of Commerce, 24,239.25; Bank of the Republic, 12,035; Bank of North America, 4,073; Blackstone, Boston, 5,306.50; Central, 24,391; Citizens', Worcester, 23,600; Columbian, 5,412.50; City, Boston, 20,487.25; City, Worcester, 24,297; Continental, 5,000; Exchange, Boston, 3,089; Eagle, 9,398.50; Eliot, 4,320; Fitchburg, 5,100; Freeman's, 8,081.75; Granite, 19,624.50; Grafton, 4,275; Globe, 1,847.25; Hamilton, 10,150; Hide and Leather, 20,041.25; Howard, 10,350; Leicester, 4,043; Lancaster, 2,000; Milbury, 6,227; Massachusetts, 10,330; Merchants', Boston, 20,921; Mechanics', Worcester, 13,245; Market, 2,174.25; New England, 19,905.75; North, 4,172.50; National, 10,210.25; Oxford, 4,835.50; Quinsigamond, 18,073.33; Revere, 25,312.50; Shawmut, 9,797.65; Southbridge, 5,022.34; State, 11,204; Safety Fund, 25,000; Shoe and Leather Dealers', 1,459.50; Traders', 12,710.19; Tremont, 4,142.75; Union, 4,645.50; Worcester, 38,972.74; Washington, 20,464.25; Webster, 31,144.03.

Loans on Bank Stock are—" \$270 on 300 City Bank, Worcester; 9,405 on 10,500 Grafton Bank; 1,000 on 700 Leicester, 300 Mechanics', Worcester, and 200 Central Banks; 3,500 on 4,000 Milford Bank; 2,000 on 1,200 Citizens' Bank and 1,000 United States 7 3-10; 300 on 1,000 Worcester Bank; 300 on 800 Suffolk Bank; 5,000 on 5,500 Tremont Bank; 400 on 500 Lancaster Bank; 600 on 1,000 City Bank, Worcester; 400 on 1,000 Lancaster Bank."

Deposits in Banks bearing interest are—" \$40,000 in Worcester Bank; 25,000 with United States Assistant Treasurer.

Worcester Mechanics' Savings Bank.—Public Funds—City of Worcester bonds, \$20,000; United States bonds, 20,500; Vermont State bonds, 10,000.

Loans on Public Funds are—United States certificates of indebtedness, \$25,000; deposit with U. S. Treasurer at Boston, 50,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Bank of Commerce,

Boston, \$12,447.50; National, 8,559.37; North, 6,418.75; Granite, 6,345; Traders', 5,062.50; Revere, 10,000; City, 11,600; Mechanics', 29,612.69; Central, 3,747.50; Quinsigamond, 1,032.50; Worcester, 4,542; Grafton, 5,820; Southbridge, 3,750.

Loans on Bank Stock are—24 shares Grafton, \$2,160; 72 Mechanics', 6,440; 75 City, 6,500; 200 Mechanics', and 10 City, 19,000; 10 Blackstone, 900.

Northampton Institution for Savings.—Public Funds—United States Government bonds, \$9,000; United States 7 3-10 per cent. treasury notes, 7,000.

Loans on Public Funds are—United States Government bonds, \$450; United States 7 3-10 per cent. treasury notes, 4,500.

The Bank Stock is owned as follows:—(Rendered at par value.) Safety Fund, 3,000; Bank of North America, 2,000; Webster, 2,000; Washington, 2,000; Merchants', 2,000; Granite, 2,000; Traders', 2,000; National, 4,000; Holyoke, 1,000; Exchange, 1,000; Northampton, 500; State, 1,500; Atlantic, 1,000; Bank of Commerce, 2,000; Shawmut, 2,000; City, 4,000.

Loans on Bank Stock are—6 shares Union, \$500; 45 shares Holyoke, 4,090; 20 shares City, 1,600; 13 shares Exchange, and 9 shares Revere, 1,400; 5 shares Bank of Commerce, 450; 10 shares Conway, 1,220; 5 shares Hampshire Manufacturers', 5 shares Webster, and 3 shares National, 1,170.

Ware Savings Bank.—Public Funds—United States bonds, 6's, 1881, \$10,000; United States bonds, 6's, 5-20, 10,000; United States bonds, 7-30, 5,000.

The Bank Stock is owned as follows:—(Rendered at par value.) Hampshire Manufacturers', \$11,000; Webster, 10,000; Revere, 10,000; Merchants', 10,000; Safety Fund, 10,000; Bank of the Republic, 10,000; National, 10,000; Granite, 5,000; Bank of North America, 5,000; North, 5,000; Traders', 5,000; City, Worcester, 5,000; Washington, 3,000; Eliot, 3,000; Bank of Commerce, 3,000; Monson, 1,000.

Loans on Bank Stock are—97 shares Hampshire Manufacturers', Ware, \$8,200; 41 shares Monson, 3,350; 5 shares Revere, Boston, 300; 5 shares City, Worcester, 175; 5 shares Lancaster, 100.

Chicopee Savings Bank.—Public Funds—" United States 7 3-10, \$5,000."

The bank Stock is owned as follows:—(Rendered at cost to Bank.) 32 shares Cabot, \$3,090.

* Also \$25,000 returned as deposited with United States Assistant Treasurer, presumed as bearing interest.

† Premiums upon par value, amounting to \$861.73, charged to interest account.

	HOLYOKE.		SPRINGFIELD.		WESTFIELD.	GREENFIELD.
	Holyoke Savings Bank.	Hampden Savings Bank.	Springfield Institution for Savings.	Westfield Savings Bank.		
Number of Depositors,	302	997	4,201	759		2,797
Amount of Deposits,	\$38,336. 63	\$242,988 38	\$1,010,303 84	\$117,329 30		\$600,219 72
Public Funds,	1,000 00	27,395 00	187,225 00	18,200 00		194,170 00
Loans on public funds,	- -	- -	3,700 00	- -		- -
Bank Stock,	5,384 50	83,750 50	216,434 39	6,400 00		73,700 00
Loans on bank stock,	- -	4,800 00	12,050 00	8,400 00		6,650 00
Deposits, in banks, bearing interest,	- -	- -	- -	- -		- -
Loans on railroad stock,	- -	- -	- -	- -		20,000 00*
Invested in real estate,	- -	- -	- -	- -		- -
Loans on mortgage of real estate,	14,935 00	67,090 11	483,324 89	33,902 04		131,085 36
Loans to county, or town,	9,200 00	15,600 00	6,000 00	2,000 00		70,200 00
Loans on personal security,	7,150 00	39,050 00	66,024 21	41,655 00		100,500 00
Cash on hand,	1,082 05	14,171 80	68,024 50	9,315 66		3,914 36

Rate and amount of ordinary Div'd last year,	5 per cent., 1,468 61	5 per cent., 10,181 27	5 per cent., 41,858 94	5 per cent., 4,776 85	5 per cent., 24,863 96
Average annual per cent. of Dividends ending at time of and including last extra, . . .	6½ per cent.	6½ per cent.	6½ per cent.	6½ per cent.	6 per cent.
Extra Dividend, when declared, . . .	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . . .	155 96	600 00	2,451 17	72 90	1,274 61

Holyoke Savings Bank.—Public Funds—United States 7 3-10 treasury notes, \$1,000. The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 17 shares Hadley Falls, \$1,771; 17 shares Agawam, 1,759.50; 14 shares John Hancock, 1,442; 4 shares Westfield, 412.
Loan to County or Town is—Town of Holyoke, \$9,200.

Hampden Savings Bank.—Public Funds—“United States, \$22,395;” Connecticut bonds, 5,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 10 shares Monson, \$1,000; 16 shares Hadley Falls, 1,640; 20 shares Cabot, 2,130; 50 shares Hide and Leather, 5,000; 83 shares Safety Fund, 8,300; 160 shares Revere, 10,000; 40 shares Webster, 4,292; 150 shares Merchants', Boston, 16,002.50; 88 shares Bank of Commerce, 9,312; 5 shares Tremont, 500; 60 shares Bank of the Republic, 6,000; 189 shares Agawam, 19,574.
Loans on Bank Stock are—5 shares Hadley Falls, and 17 shares Agawam, \$2,000; 6 shares Agawam, 500; 12 shares Agawam, 1,000; 10 shares Hadley Falls, 900; 5 shares Lee, 400.

Springfield Institution for Savings.—Public Funds—United States bonds, \$35,000; State of Vermont 6 per cent. bonds, 24,500; United States 7 3-10 per cent. treasury notes, 30,000; State of New Hampshire 6 per cent. bonds, 23,000; United States 5 per cent. bonds, 5,000; State of Connecticut 6 per cent. bonds, 500; United States certificates of indebtedness, 3,000; State of Massachusetts 6 per cent. bonds, 2,500; City of Boston 6 per cent. bonds, 4,000; United States bonds, 1881, 6 per cents., (55,000)—54,725; City of Boston 5 per cent. 5,000.
Loan on Public Funds—\$3,700 on 4,000 United States 7 3-10 per cent. treasury notes.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 100 shares Springfield, \$10,317.50; 28 shares Chicopee, 3,016; 80 shares Cabot, 8,306.59; 19 shares Hadley Falls, 1,999; 50 shares Agawam, 5,356.60; 20 shares Conway, 2,078.50; 100 shares Shawmut, 10,413.45; 120 shares State, 7,516.33; 30 shares Hamilton, 2,880; 100 shares City, 10,562.85; 70 shares North, 7,301.31; 90 shares Tremont, 9,382.50; 50 shares Traders', 1,350; 12 shares Shelburne Falls, 1,000.

Franklin Savings Institution.—Public Funds—“\$90,000 United States 6 per cent., 90,000; 25,000 United States 5 per cent., 22,170; 20,000 United States 7 3-10 per cent., 20,000; 30,000 United States certificates, 30,000; 10,000 Boston City 5 per cent., 10,000; 22,000 State of Vermont 6 per cent., 22,000.”
The Bank Stock is owned as follows:—(Rendered at par value.) 204 shares Bank of Commerce, \$20,400; 5 shares Faneuil Hall, 500; 30 shares Hide and Leather, 3,000; 67 shares Merchants', 6,700; 65 Bank of North America, 6,500; 83 shares Revere, 8,300; 166 shares Safety Fund, 16,600; 15 shares Traders', 1,500; 102 shares Webster, 10,200.
Loans on Bank Stock are—55 shares Greenfield, \$4,300; 15 shares Franklin County, 1,350; 12 shares Shelburne Falls, 1,000.

* Connecticut River Railroad Mortgage Bonds.

	ADAMS.	LEE.	PITTSFIELD.	CANTON.	COHASSET.
	North Adams Savings Bank.	Lee Savings Bank.	Berkshire County Savings Bank.	Canton Institution for Savings.	Cohasset Savings Bank.
Number of Depositors,	399	415	1,349	563	489
Amount of Deposits,	\$57,446 20	\$49,651 96	\$277,055 45	\$103,240 74	\$110,393 84
Public Funds,	- -	- -	64,000 00	2,600 00	4,000 00
Loans on public funds,	- -	5,100 00	- -	- -	- -
Bank Stock,	9,000 00	11,877 83	81,800 00	5,050 00	30,380 00
Loans on bank stock,	2,700 00	- -	4,500 00	2,000 00	- -
Deposits, in banks, bearing interest,	10,058 00	- -	- -	- -	- -
Loans on railroad stock,	- -	- -	- -	- -	- -
Invested in real estate,	- -	- -	- -	500 00	- -
Loans on mortgage of real estate,	6,725 00	22,950 00	37,400 00	65,412 00	63,075 00
Loans to county, or town,	12,537 35	- -	10,000 00	2,900 00	12,000 00
Loans on personal security,	17,620 00	10,606 00	73,468 00	19,968 00	- -
Cash on hand,	250 61	350 59	3,861 74	4,810 74	2,912 29

Rate and amount of ordinary Dividend for last year,	5 per cent., 2,241 74	3 per cent., 1,601 10	5 per cent., 10,411 72	4½ per cent., 4,093 61	5 per cent., 5,090 76
Average annual per cent. of Dividends ending at time of and including last extra, . . .	5 per cent.*	6½ per cent.	7 per cent.	6¼ per cent.	6 per cent.
Extra Dividend, when declared,	Every 5 years.	Every 5 years.	Not answered.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . . .	200 20	101 00	830 13	302 00	402 98

North Adams Savings Bank.—The Bank Stock is owned as follows:—(Rendered at par value.) Adams Bank, \$4,000; Pittsfield, 3,000; Lee, 2,000.
Loans on Bank Stock are—Adams Bank, \$1,800; Pittsfield, 900.
Deposit in Bank bearing interest is—Adams Bank, \$10,058.
Lee Savings Bank.—Public Funds—United States 6 per cent. bonds, \$5,100.
The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Lee, \$7,344.50; Adams, 4,533.33.
Berkshire County Savings Bank.—Public Funds—United States 5 per cent. stock, \$20,000; United States 6 per cent. stock, 40,000; United States 7-30 treasury notes, 4,000.
The Bank Stock is owned as follows:—(Rendered at par value.) Howard, \$1,200; Hyde and Leather, 1,500; Shawmut, 1,500; Blackstone, 2,000; Hadley Falls, 2,000; North, 3,000; Atlantic, 3,000; Pittsfield, 4,000; Cabot, 6,000; National, 7,000; Webster, 8,000;
Eagle, 8,000; Bank of Commerce, 8,000; Merchants', 9,000; Lee, 9,600; Revere, 8,000.
Loan on Bank Stock is—64 shares Pittsfield, \$4,500.
Canton Institution for Savings.—Public Funds—"United States, \$2,600."
The Bank Stock is owned as follows:—(Rendered at par value.) Neponset, \$3,200;
North, 1,500; Market, 350.
Loan on Bank Stock is—Neponset, \$2,000.
Colhasset Savings Bank.—Public Funds—United States 6 per cent. scrip, \$3,000;
City of Roxbury 5 per cent. scrip, 1,000.
The Bank Stock is owned as follows:—(Rendered at par value.) Atlas, \$2,000;
City, 1,000; Blackstone, 1,000; Columbian, 2,000; Eagle, 1,800; Market, 700; Maverick, 1,300; Merchants', 3,000; National, 1,500; North, 1,000; Bank of the Republic, 1,500;
Revere, 3,000; Safety Fund, 1,000; Shawmut, 2,400; State, 480; Traders', 1,500; Tremont, 1,700; Union, 1,500; Washington, 1,000; Webster, 1,000.

* Four years.

	DEDHAM.	DORCHESTER.	QUINCY.	RANDOLPH.	ROXBURY.
	Dedham Institution for Savings.	Dorchester Savings Bank.	Quincy Savings Bank.	Randolph Savings Bank.	Institution for Savings in Roxbury and its Vicinity.
Number of Depositors,	2,711	756	1,355	434	2,685
Amount of Deposits,	\$565,472 82	\$125,672 99	\$272,327 61	\$49,675 47	\$561,612 30
Public Funds,	25,595 00	16,333 71	20,200 00	4,997 88	136,523 75
Loans on public funds,	- -	- -	- -	- -	- -
Bank Stock,	33,672 00	24,045 00	46,173 16	10,495 25	131,774 07
Loans on bank stock,	8,495 00	- -	450 00	- -	19,822 00
Deposits, in banks, bearing interest,	33,753 71	- -	- -	- -	- -
Loans on railroad stock,	- -	- -	- -	- -	- -
Invested in real estate,	- -	- -	- -	- -	9,989 75
Loans on mortgage of real estate,	411,434 29	66,300 00	187,368 00	6,800 00	86,000 00
Loans to county, or town,	23,800 00	6,000 00	- -	10,000 00	118,500 00
Loans on personal security,	60,609 78	12,100 00	13,107 05	6,200 00	26,560 00
Cash on hand,	33,753 71	4,298 85	6,708 78	12,292 99	32,442 73

Rate and amount of ordinary Dividend for last year,	5 per cent., 26,350 23	5 per cent., 5,150 38	5 per cent., 12,130 19	5 per cent., 1,649 39	4 per cent., 19,025 97
Average annual per cent. of Dividends ending at time of and including last extra, . . .	5½ per cent.	6½ per cent.*	7 ²⁴ / ₁₀₀ per cent.	— —	6½ per cent.
Extra Dividend, when declared,	Every 5 years.	Every 5 years.	Every 5 years.	No extra.	Every 5 years.
Annual Expenses of the institution, . . .	3,126 31	571 75	650 00	125 00	2,300 00

Dedham Institution for Savings.—Public Funds—United States coupon 6's (1881,) \$5,655; United States "5-20's, 19,940."
The Bank Stock is owned as follows :—(Rendered at cost to Bank.) Dedham, \$12,987.50; Howard, 2,794.50; Blackstone, 2,612.50; Merchants', 1,820; State, 1,451.50; Union, 620; Globe, 1,065; Traders', 1,542.50; People's, 5,930; Bank of Commerce, 2,818.50.
Loans on Bank Stock are—Dedham, \$5,100; Cambridge, 900; Newton, 225; Exchange, Boston, 2,000; Eagle, 270.
Deposit in Bank bearing interest is—Dedham, \$33,753.71.

Dorchester Savings Bank.—Public Funds—United States 7 3-10 per cent. treasury notes, \$2,050; United States loan of 1861, 3,137.50; United States 5-20's, 4,104.67; United States certificates of indebtedness, 7,041.54.
The Bank Stock is owned as follows :—(Rendered at cost to Bank.) 25 shares Bank of Commerce, Boston, \$2,558.75; 25 shares Bank of the Republic, 2,524; 16 shares Safety Fund, 1,600; 15 shares City, 1,562.25; 17 shares Eagle, 1,772; 10 shares Suffolk, 1,300; 10 shares Hamilton, 1,180; 10 shares Atlas, 1,010; 10 shares State, 625; 5 shares Granite, 495; 5 shares Massachusetts, 1,350; 9 shares Tremont, 1,059.75; 27 shares Revere, 2,792.25; 30 shares Mattapan, 3,095; 11 shares Blue Hill, 1,121.
Loan to County or Town is—Town of Dorchester, \$6,000.

Quincy Savings Bank.—Public Funds—United States 6's, 1881, \$15,200; United States 5-20's, 5,000.
The Bank Stock is owned as follows :—(Rendered at cost to Bank.) 10 shares Grocers', \$890; 25 shares National, 2,538.08; 25 shares North, 2,550; 10 shares Eliot, 1,000; 33 shares Merchants', Boston, 3,457.50; 35 shares Traders', 3,555; 50 shares Bank of North America, 5,025; 20 shares Exchange, Boston, 1,975.33; 20 shares Webster, 2,000; 8

shares Washington, 844; 39 shares State, 2,554.50; 10 shares Hide and Leather, 1,000; 25 shares Atlas, 2,606.25; 80 shares Mt. Wollaston, 8,100; 77 shares Quincy Stone, 8,077.50.
Loan on Bank Stock is—5 shares Exchange, Boston, \$450.

Randolph Savings Bank.—Public Funds—" \$1,000 United States 6's, \$882.50; 450 United States 7 3-10, 450, 3,550; United States 7 3 10, 3,635.38."
The Bank Stock is owned as follows :—(Rendered at cost to Bank.) 15 shares Grocers', \$1,333.75; 15 shares Bank of North America, 1,538.75; 17 shares Blackstone, 1,762; 15 shares Eagle, 1,617; 10 shares New England, 1,100; 10 shares Eliot, 1,075; 10 shares Howard, 1,072.50; 10 shares Traders', 996.25.

Institution for Savings in Roxbury and Vicinity.—Public Funds—" \$38,000 in United States 7 3-10 treasury notes, cost 38,510; 70,000 in United States 5 per cent. bonds, cost 61,966.25; 32,000 in United States 6 per cent. bonds, cost 30,047.50;" State of Maine 6 per cent. bonds, 6,000.

The Bank Stock is owned as follows :—(Rendered at cost to Bank.) 20 shares Traders', \$1,970; 30 shares Granite, 3,000; 25 shares Market, 1,750; 34 shares State 2,010.10; 175 shares Washington, 17,431; 220 shares North, 21,980.47; 40 shares Atlas, 4,000; 20 shares Bank of Commerce, 2,000; 50 shares Atlantic, 5,000; 150 shares Hide and Leather, 15,000; 40 shares Safety Fund, 40,272.50; 100 shares Revere, 10,000; 146 shares Peoples', 7,300.

Loans on Bank Stock are—165 shares People's, \$7,450; 37 shares Mechanics', and 11 shares Merchants', 4,350; 22 shares Rockland, 2,000; 9 shares Washington, 800; 23 shares Tradesman's, 2,000; 15 shares Village, 1,350; 15 shares Exchange, 1,350; 8 shares Shoe and Leather Dealers', 522.

Loan to County or Town is—City of Roxbury, \$118,500.

* Four years.

	WEYMOUTH.	ATTLEBOROUGH.	FAIRHAVEN.	FALL RIVER.	
	Weymouth and Braintree Institution for Savings.	Attleborough Savings Bank.	Fairhaven Institution for Savings.	Citizens' Savings Bank.	Fall River Savings Bank.
Number of Depositors,	1,484	28	907	1,480	5,646
Amount of Deposits,	\$271,672 07	\$1,863 53	\$228,219 52	\$682,979 20	\$1,787,710 51
Public Funds,	26,000 00	550 00	30,700 00	81,373 75	456,700 00
Loans on public funds,	- -	- -	- -	- -	- -
Bank Stock,	32,118 23	- -	122,000 00	260,432 50	515,762 50
Loans on bank stock,	- -	- -	4,755 15	- -	- -
Deposits, in banks, bearing interest,	- -	- -	- -	- -	- -
Loans on railroad stock,	- -	- -	- -	- -	- -
Invested in real estate,	- -	- -	- -	4,708 62	- -
Loans on mortgage of real estate,	177,259 50	- -	17,314 07	135,189 00	294,956 60
Loans to county, or town,	5,000 00	500 00	15,300 00	- -	15,000 00
Loans on personal security,	27,709 80	- -	42,057 88	194,692 32	473,995 45
Cash on hand,	7,983 34	751 57	7,656 20	10,163 23	31,295 96

Rate and amount of ordinary Dividend for last year,	5 per cent., 11,855 44	6 per cent. — —	6 per cent. 14,489 60	5½ per cent. — —	6 per cent., 99,765 13
Average annual per cent. of Dividends ending at time of and including last extra,	6⅞ per cent.	— —	Not answered.	— —	— —
Extra Dividend, when declared,	Every 5 years.	No extra.	No extra.	No extra.	No extra.
Annual Expenses of the institution,	400 00	— —	800 00	1,714 67	3,166 97

Weymouth and Braintree Institution for Savings.—Public Funds—United States coupons, 6's, 1881, \$5,000; United States 7 3-10 loan, 5,000; United States certificates of indebtedness, 7,000; United States 5-20 bonds, 9,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 12 shares North, Boston, \$1,250.30; 89 shares Union, of Weymouth and Braintree, 9,153.03; 12 shares Merchants', Boston, 1,202.75; 50 shares Hide and Leather, 5,180.17; 27 shares Webster, 2,808.80; 20 shares National, 2,033.33; 40 shares Washington, 4,342; 15 shares Exchange, 1,924.25; 20 shares Bank of the Republic, 1,964.33; 22 shares Maverick, 2,254.27.

Attleborough Savings Bank.—Organized, April, 1861.—Public Funds—7 3-10 per cent. treasury note, \$550.
(No Bank Stock.)

Fairhaven Institution for Savings.—Public Funds—United States bonds, 5 per cent., \$1,000; United States bonds, 6 per cent., 8,000; United States treasury notes, 7 3-10 per cent., 21,700.

The Bank Stock is owned as follows:—(Rendered at par value.) Bedford Commercial, New Bedford, \$12,000; Merchants', New Bedford, 2,300; Mechanics', New Bedford, 2,300; Marine, 4,300; Fairhaven, 33,800; Merchants', Boston, 9,200; Elliot, 4,000; Bank

of Commerce, 20,100; National, 20,000; North, 4,000; Bank of the Republic, 5,000; Webster, 2,500; Cambridge Market, 2,500.
Loan on Bank Stock is—Fairhaven, \$4,755.15.

Citizens' Savings Bank.—Public Funds—"Certificates of indebtedness, \$33,673.75; bonds, 5-20's, 6 per cent., 25,000; bonds, 1881, 14,700; call loan, 4 per cent., 8,000."

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Pocasset, Fall River, \$84,600; Fall River Union, 15,000; Metacommet, 28,700; Fall River, 9,712.50; Wamsutta, 18,000; Marine, Providence, 12,000; Merchants', 3,000; Bank of Commerce, 6,250; Bank of Commerce, Boston, 10,000; Maverick, 4,779; Elliot, 4,700; Hide and Leather, 15,000; Safety Fund, 25,000; Revere, 18,700; Howard, 5,000.

Fall River Savings Bank.—Public Funds—United States treasury notes, \$101,700; United States bonds, 1881, 180,000; United States 5-20 bonds, 175,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Fall River, \$52,762.50; Massasoit, 42,200; Metacommet, 75,600; Wamsutta, 10,000; Marine, New Bedford, 30,000; Bedford Commercial, 25,000; Merchants', New Bedford, 13,200; Bank of Commerce, 33,500; Bank of North America, 30,000; Merchants', Boston, 21,000; Faneuil Hall, 20,000; Washington, 20,000; Webster, 27,500; Elliot, 11,000; Hide and Leather, 18,000; Howard, 20,000; Granite, 13,000; Safety Fund, 33,000; Revere, 20,000.

	NEW BEDFORD.	TAUNTON.	ABINGTON.	HINGHAM.
	New Bedford Institution for Savings.	Bristol County Savings Bank.	Abington Savings Bank.	Hingham Institution for Savings.
Number of Depositors,	9,434	3,304	974	2,645
Amount of Deposits,	\$2,728,054 32	\$615,249 49	\$159,922 35	\$665,530 99
Public Funds,	1,045,344 00	39,937 50	7,063 75	49,893 75
Loans on public funds,	- -	- -	- -	- -
Bank Stock,	909,972 00	48,338 71	26,182 50	123,720 00
Loans on bank stock,	2,465 00	1,028 40	600 00	20,850 00
Deposits, in banks, bearing interest,	32,000 00	5,000 00	- -	- -
Loans on railroad stock,	12,750 00	400 00	- -	- -
Invested in real estate,	13,283 00	8,967 67	- -	3,021 03
Loans on mortgage of real estate,	2,329 81	396,115 03	102,701 00	428,418 00
Loans to county, or town,	124,400 00	40,900 00	5,475 00	36,700 00
Loans on personal security,	486,252 38	75,689 61	12,383 65	6,491 00
Cash on hand,	99,258 13	4,274 97	9,748 25	9,990 72

Rate and amount of ordinary Dividend for last year,	6 per cent, 135,548 49	5½ per cent, 30,716 58	5 per cent, 6,306 11	5 per cent., 30,693 32
Average annual per cent. of Dividends ending at time of and including last extra, . . .	6½ per cent.	- - -	7 ²⁴ / ₁₀₀ per cent.	7¼ per cent.
Extra Dividend, when declared,	Every 5 years.	No extra.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . . .	3,326 23	2,597 35	325 00	1,322 05

New Bedford Institution for Savings.—Public Funds—United States 6 per cent. bonds, \$225,000, rendered at cost, 218,162; United States 5 per cent. bonds, 20,000, rendered at cost, 19,000; United States certificates of indebtedness, 80,000; Massachusetts 5 per cent. bonds, 88,560, rendered at cost, 82,632; Maine 6 per cent. bonds, 50,000; Vermont 6 per cent. bonds, 50,000; Connecticut 6 per cent. bonds, 50,000; New Hampshire 6 per cent. bonds, 19,000; City of New Bedford, 6 per cent. bonds, 73,000; Do. 5½ per cent. scrip, 28,800; Do. 5 per cent., 138,850; City of Roxbury 5 per cent. bonds, 20,000, rendered at cost, 19,900; Greenfield 6 per cent. bonds, 5,000; Buckland 6 per cent. bonds, 5,000; Shelburne 6 per cent. bonds, 6,000; U. S. 7 3-10 notes, 200,000.

The Bank Stock is owned as follows:—(Rendered at par value.) Eagle, Boston, \$12,800; Hide and Leather, 5,000; National, 10,000; Howard, 5,000; Massachusetts, 18,250; Exchange, 2,000; Granite, 24,000; Bank of Commerce, 40,000; Bank of North America, 21,000; Broadway, 8,000; Maverick, 10,000; Bank of the Republic, 25,000; Safety Fund, 20,000; Merchants', 20,000; Eliot, 5,000; Traders', 13,000; Atlas, 24,000; North, 19,000; Union, 2,400; City, 2,700; Hamilton, 5,500; Tremont, 24,600; State, 7,380; Washington, 13,000; Columbian, 23,200; Shawmut, 6,800; Revere, 25,000; Webster, 12,000; Continental, 10,000; Cambridge Market, 10,000; Mattapan, Dorchester, 7,000; Monument, Charlestown, 10,000; Tradesman's, Chelsea, 10,000; South Reading, 7,000; Fall River, 17,500; Metacomet, 25,000; Malden, 15,000; Fairhaven, 4,500; Railroad, Lowell, 6,750; Merchants', New Bedford, 100,000; Marine, New Bedford, 100,000; Mechanics', New Bedford, 100,000; Bedford Commercial, 81,600; 124 shares Grocers', Boston, 992. [Presumed present value.]

Loans on Bank Stock are—32 shares State, Boston, \$790; 10 shares Merchants' and 15 shares Mechanics', New Bedford, 625; 20 shares Bedford Commercial, 1,050.

Deposits in Banks bearing interest are—Merchants', New Bedford, \$8,000; Marine, New Bedford, 8,000; Mechanics', 8,000; Bedford Commercial, 8,000.

Loan on Railroad Stock is—Bond of Pittsfield and North Adams, for \$15,000, \$12,750.

Bristol County Savings Bank.—Public Funds—\$5,000 United States coupons, 6's, 1881, cost 4,937.50; 25,000 United States "5 per cent. twenty years," cost 25,000; 5,000 United States 7 3-10 per cent. treasury notes, cost 5,000; 5,000 United States certificates of indebtedness, 5,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 40 shares National, Boston, \$4,000; 100 shares Safety Fund, 10,075; 50 shares Fairhaven, 4,927.71; 25 shares Bristol County, 2,562; 258 shares Machinists', Taunton, 26,774.

Loans on Bank Stock are—8 shares Uncas, Norwich, Conn., \$300; 4 shares Machinists', Taunton, 325; 5 shares Bristol County, 403 40.

Deposit in Bank bearing interest is—Machinists', \$5,000.

Loan on Railroad Stock is—5 shares Western, \$400.

Loans to County or Town are—County of Bristol, \$16,400; Town of Taunton, 22,000; Town of Berkley, 2,500.

Abington Savings Bank.—Public Funds—United State treasury notes, 7 3-10 per cent., \$4,000; United States coupon bonds, 6 per cent., 3,063.75.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Abington, \$4,202; Webster, 2,380.50; National, 3,045; Howard, 1,000; Eliot, 2,000; Hide and Leather, 2,515; Safety Fund, 4,000; Bank of the Republic, 3,000; Berkshire, South Adams, 4,040.

Loan on Bank Stock is—7 shares Abington, \$600.

Hingham Institution for Savings.—Public Funds—United States 6 per cent. treasury notes, \$16,000; United States 7 3-10 per cent. treasury notes, 19,000; United States 6 per cent. certificates, 14,893.75.

The Bank Stock is owned as follows:—(Rendered at par value.) Hingham, \$10,500; Weymouth and Braintree, 2,100; Abington, 1,500; North Bridgewater, 1,500; Old Colony, 1,200; Merchants', 10,000; Granite, 5,000; Hamilton, 2,800; Market, 2,520; City, 3,200; Globe, 3,000; Tremont, 6,000; Shoe and Leather Dealers', 5,000; State, 2,400; Union, 5,000; Webster, 3,500; Suffolk, 1,500; Eagle, 10,000; New England, 2,000; Atlas, 5,000; Bank of Commerce, 11,000; Bank of North America, 6,000; Safety Fund, 5,000; Revere, 7,500; Bank of the Republic, 5,000; Atlantic, 2,500; Tradesman's, 3,000.

Loans on Bank Stock are—67 shares Mechanics', \$5,950; 40 shares Tradesman's, 3,300; 30 shares Cambridge Market, 2,700; 20 shares Hingham and 9 shares Old Colony, 2,000; 5 shares Globe and 2 shares Hamilton, 600; 40 shares Bank of the Republic and 33 shares Mechanics', 6,300.

	NORTH BRIDGEWATER.	PLYMOUTH.	SCITUATE.	SOUTH SCITUATE.
	North Bridgewater Savings Bank.	Plymouth Savings Bank.	Scituate Savings Bank.	South Scituate Savings Bank.
Number of Depositors,	795	4,901	247	798
Amount of Deposits,	\$99,981 34	\$921,987 38	\$45,393 68	\$192,734 13
Public Funds,	17,462 50	69,435 55	-	-
Loans on public funds,	-	1,570 00	1,620 00	-
Bank Stock,	16,481 25	319,672 92	11,945 25	38,360 00*
Loans on bank stock,	300 00	25,180 00	-	20 12
Deposits, in banks, bearing interest,	-	24,158 46	-	-
Loans on railroad stock,	-	6,723 00	-	-
Invested in real estate,	3,113 00	4,952 45	-	-
Loans on mortgage of real estate,	50,028 57	343,365 00	28,980 00	142,034 75
Loans to county, or town,	-	60,637 50	3,470 26	3,400 00
Loans on personal security,	11,031 51	77,805 12	1,063 35	10,616 30
Cash on hand,	1,853 36	24,448 30	713 57	2,508 30

Rate and amount of ordinary Dividend for last year,	5 per cent., 3,250 77	5 per cent., 43,309 27	5 per cent., 2,002 25	5 per cent., 9,696 92
Average annual per cent. of Dividends ending at time of and including last extra,	- - -	7½ per cent.	- - -	6½ per cent.
Extra Dividend, when declared,	No extra.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	225 00	2,769 01	6 75	375 00

North Bridgewater Savings Bank.—Public Funds—\$3,500 United States coupon 6's, 1881, cost 3,500; 2,500 United States 5 per cent. bonds, cost 2,500; 8,250 United States 7 3-10 per cent. treasury notes, cost 8,462.50; 3,000 United States certificates of indebtedness, cost 3,000.

Amount invested in Bank Stock:—(Rendered at cost to Bank.) 6 shares Monument, \$552; 20 shares National, 2,060; 6 shares New England, 663; 25 shares Malden, 2,480; 35 shares Revere, 3,500; 12 shares Cambridge, 1,116; 20 shares Tradesman's, 2,000; 20 shares Bank of Brighton, 1,600; 24 shares Granite, 2,510.

Loan on Bank Stock—5 shares North Bridgewater, \$300.

Plymouth Savings Bank.—Public Funds—\$33,500 United States 6 per cent. stock, cost 32,424.85; 7,250 United States 7 3-10 per cent., cost 7,250; 4,000 United States 6 per cent., cost 3,962 70; 2,000 United States certificates of indebtedness, 2,000; 23,000 Massachusetts 6 per cent., cost 23,000; £200 Massachusetts sterling bonds, 5 per cent., \$950.

Loans on Public Funds—\$1,100 United States 7 3-10 per cent. bonds, 1,100; 470 United States 6 per cent. bond, 470.

The Bank Stock is owned as follows:—(Rendered at cost to Bank) 195 shares State, \$12,675; 267 shares Merchants', 26,700; 160 shares Plymouth, 16,000; 200 shares Old Colony, 20,000; 171 shares Bristol County, 17,100; 60 shares Hingham, 4,200; 20 shares Wareham, 1,700; 128 shares Market, 10,240; 80 shares Traders', 8,000; 84 shares City, 8,820; 10 shares Suffolk, 1,250; 8 shares North, 800; 20 shares Massachusetts, 5,000; 150 shares Granite, 15,000; 146 shares Tremont, 15,830; 41 shares Atlantic, 4,312.25; 80 shares Eagle, 8,646.67; 89 shares Boston, 4,595; 71 shares New England, 7,810; 29 shares Boylston, 3,190; 106 shares Exchange, 12,190; 15 shares Abington, 1,500; 144 shares Bank of Commerce, 14,400; 90 shares Bank of North America, 9,000; 70 shares Railroad, 5,600; 10 shares Globe, 1,100; 14 shares Freeman's, 1,540; 70 shares Shawmut,

* Rendered at par value.

	WAREHAM.	BARNSTABLE.	PROVINCETOWN.	NANTUCKET.
	Wareham Savings Bank.	Institution for Savings in the Town of Barnstable.	Seamen's Savings Bank.	Nantucket Institution for Savings.
Number of Depositors,	880	2,333	662	1,215
Amount of Deposits,	\$177,467 91	\$583,823 56	\$145,205 76	\$328,605 40
Public Funds,	- -	10,500 00	8,100 00	3,846 88
Loans on public funds,	- -	- -	- -	- -
Bank Stock,	97,675 20	140,706 56	26,285 80	98,600 00
Loans on bank stock,	30,068 00	- -	- -	1,630 00
Deposits, in banks, bearing interest,	- -	- -	- -	9,393 49
Loans on railroad stock,	- -	- -	- -	- -
Invested in real estate,	- -	5,500 00	281 00	3,000 00
Loans on mortgage of real estate,	31,072 25	245,091 17	59,607 00	149,834 03
Loans to county, or town,	- -	27,750 00	6,040 00	- -
Loans on personal security,	23,700 00	161,901 07	23,271 40	51,188 17
Cash on hand,	1,075 71	11,969 09	19,122 09	9,225 78

Rate and amount of ordinary Dividend for last year,	5 per cent., 8,800 28	5½ per cent., —	2½ per cent., 2,662 62	5½ per cent., 18,085 62
Average annual per cent. of Dividends ending at time of and including last extra,	—	—	7½ per cent.	5⅞ per cent.
Extra Dividend, when declared,	No extra.	No extra.	No extra.	No extra.
Annual Expenses of the institution,	562 87	1,050 00	481 81	986 00

Wareham Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 68 shares Wareham, \$6,730; 66 shares Shoe and Leather Dealers', 6,969.75; 20 shares Revere, 2,000; 116 shares Merchants', Boston, 12,230.95; 50 shares City, Boston, 5,035; 75 shares Shawmut, 7,097.50; 71 shares Eagle, 7,190.75; 40 shares Granite, 4,128.25; 105 shares Boylston, 11,603.50; 57 shares Grocers', 5,057.25; 7 shares Exchange, Boston, 729.75; 65 shares Bank of Commerce, 6,525; 30 shares Atlantic, 3,138.75; 60 shares Webster, 6,041.25; 52 shares Bank of North America, 5,497.50; 20 shares Safety Fund, 2,000; 20 shares Bank of the Republic, 2,000; 35 shares Merchants', New Bedford, 3,700.

Loans on Bank Stock are—81 shares Wareham, \$6,690; 5 shares Andover, 450; 55 shares Bank of the Metropolis, 5,000; 163 shares South Reading, 13,600; 56 shares Grocers', 4,328.

Institution for Savings in the Town of Barnstable.—Public Funds—United States 7 3-10 per cent. loan, \$10,500.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Barnstable, \$9,790; Old Colony, 5,000; Bay State, 1,490.81; Revere, 10,000; Safety Fund, 10,000; Granite, 5,000; Washington, 3,700; Blackstone, 11,200; North, 2,782.50; Bank of Commerce, 10,820; City, Boston, 1,804.50; Atlantic, 2,955; Bank of North America, 9,090; Merchants', Boston, 15,637.50; Shawmut, 4,030; National, 5,000; Market, 1,400; Eliot, 5,000; Tremont, 5,965; Union, 3,000; Webster, 5,041.25; Bank of the Republic, 10,000; Bank of the Metropolis, 2,000.

Scamens Savings Bank.—Public Funds—United States 5 per cent. Texan Indemnity, \$5,000; United States 7 3-10 per cent. loan, 3,100.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 25 shares National, \$2,500; 11 shares Provincetown, 1,150.25; 10 shares Bank of North America, 1,000; 10 shares City, 1,055; 10 shares Howard, 980; 25 shares Tradesman's, 2,472.50; 6 shares Shawmut, 643.50; 80 shares Bank of the Republic, 8,000; 35 shares Revere, 3,500; 10 shares Granite, 1,010; 40 shares Freeman's, 3,974.55.

Nantucket Institution for Savings.—Public Funds—United States 7 3-10 per cent. treasury notes, \$3,846.88.

The Bank Stock is owned as follows:—(Rendered at par value.) Atlas, \$5,000; Boston, 1,500; Bank of North America, 9,100; Bank of Commerce, 4,000; Exchange, 3,000; City, 2,000; Eagle, 1,000; Faneuil Hall, 5,000; Merchants', 3,000; New England, 600; Revere, 10,000; Shoe and Leather Dealers', 9,000; State, 5,100; Shawmut, 1,000; Traders', 4,500; Tremont, 3,900; Union, 700; Washington, 2,500; Webster, 7,500; Bedford Commercial, 3,000; Marine, 1,200; Pacific, 16,300.

Loans on Bank Stock are—12 shares Pacific, \$900; 2 shares do., 180; 6 shares do., 400; 2 shares Mercantile Banking and Savings Association, Boston, 150.

Deposit in Bank bearing interest—New England, \$9,393.49.

Five Cents Savings Banks.

	BOSTON.	LYNN.	NEWBURYPORT.	SOUTH DANVERS.	SALEM.
	Boston Five Cents Savings Bank.	Lynn Five Cents Savings Bank.	Newburyport Five Cents Savings Bank.	Warren Five Cents Savings Bank.	Salem Five Cents Savings Bank.
Number of Depositors,	27,293	1,291	2,060	1,053	2,764
Amount of Deposits,	\$3,308,588 31	\$83,774 49	\$212,672 66	\$140,380 75	\$316,517 54
Public Funds,	774,600 00	15,757 53	47,946 65	19,000 00	74,611 67
Loans on public funds,	— —	— —	— —	— —	— —
Bank Stock,	307,542 00	12,561 00	40,648 88	60,237 41	33,087 58
Loans on bank stock,	26,100 00	— —	— —	— —	11,470 00
Deposits, in banks, bearing interest,	239,657 94	2,995 20	746 12	— —	7,412 99
Loans on railroad stock,	— —	— —	— —	— —	— —
Invested in real estate,	86,630 32	— —	— —	— —	— —
Loans on mortgage of real estate,	1,586,850 00	31,660 00	76,583 42	41,000 00	113,250 00
Loans to county, or town,	141,800 00	14,000 00	2,600 00	20,000 00	32,500 00
Loans on personal security,	159,700 00	2,547 00	34,693 73	4,300 00	50,350 00
Cash on hand,	51,036 00	5,366 32	17,639 16	2,470 69	168 90

Rate and amount of ordinary Dividend for last year,	5 per cent., 127,884 09	5 per cent. —	4½ per cent. —	5 per cent., 5,971 10	5 per cent. —
Average annual per cent. of Dividends ending at time of and including last extra,	7 per cent.	6⅔ per cent.	6 per cent.	7 per cent.	—
Extra Dividend, when declared,	Every 5 years.	Every 5 years.	No extra.	Every 5 years.	No extra.
Annual Expenses of the institution,	13,524 63	200 00	650 00	335 80	1,700 00

Boston Five Cents Savings Bank.—Public Funds—United States Government bonds, \$537,700; State of Vermont, 50,000; City of Chelsea, 83,400; City of Boston, 10,000; City of Cambridge, 40,000; City of Fall River, 10,000; State of Maine, 43,500.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 325 shares Blackstone, \$33 340.75; 215 shares Bank of Commerce, 21,526.25; 68 shares Granite, 6,800; 6 shares North, 600; 150 shares National, 15,287.50; 259 shares Tremont, 29,043; 100 shares Rockland, 10,000; 150 shares Washington, 15,000; 89 shares Cambridge Market, 8,885; 125 shares Webster, 12,718.75; 150 shares Howard, 14,540; 250 shares Hide and Leather, 25,000; 100 shares Shawmut, 10,450; 102 shares Merchants', 10,494.50; 147 shares Suffolk, 18,482.25; 250 shares Safety Fund, 25,000; 200 shares Revere, 20,000; 100 shares Bank of the Republic, 10,000; 100 shares Continental, 10,000; 105 shares Maverick, 10,374.

Loans on Bank Stock are—10 shares Faneuil Hall, \$900; 134 shares Bank of the Metropolis, 10,000; 20 shares New England, and 3 shares Exchange, 2,000; 50 shares Tradesman's, and 15 shares Blackstone, 5,650; 10 shares Bank of North America, 850; 45 shares Mechanics', 4,000; 30 shares Newton, 2,700.

Deposits in Banks bearing interest are—Safety Fund, \$147,658.49; Hide and Leather, 91,999.45.

Lynn Five Cents Savings Bank.—Public Funds—United States 7 3-10 per cent. bonds, \$2,350; registered bond, 1867, 2,000, cost 1,805; coupon bond, 1881, 1,000, cost 940; certificate of indebtedness, and interest, cost 5,057.53; deposit with Assistant Treasurer United States, Boston, 4,000; State of Maine bond, 1,545.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 10 shares Hide and Leather, \$1,000; 40 shares Revere, 4,000; 2 shares Exchange, 220; 15 shares Shoe and Leather Dealers', 1,665; 12 shares Safety Fund, 1,228.50; 10 shares Lighton, 1,000; 33 shares City, Lynn, 3,447.50.

Deposit in Bank bearing interest is—City, Lynn, \$2,995.20.

Newburyport Five Cents Savings Bank.—Public Funds—United States 6 per cent. stock, payable in 1881, \$7,000, cost 6,202.50; United States 7 3-10 per cent. loan, 16,836.65; United States certificates of indebtedness, 20,000, cost 19,907.50; City of Salem 5 per cent bonds, 5,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 8 shares Atlantic, \$792; 15 shares Atlas, 1,575; 5 shares City, 521.25; 10 shares Bank of Commerce, 1,025; 56 shares Eagle, 5,838.25; 20 shares Eliot, 2,012.50; 5 shares Exchange, Boston, 532.50; 1 share Globe, 115.75; 5 shares Hamilton, 575; 15 shares Hide and Leather, 1,596.25; 5 shares Howard, 491.25; 20 shares Maverick, 1,910; 5 shares Merchants', 507.50; 10 shares National, 1,025; 15 shares Bank of the Republic, 1,528.12; 5 shares Shawmut, 531.25; 20 shares State, 1,250; 8 shares Suffolk, 1,000; 20 shares Tremont, 2,200; 14 shares Union, 1,515.50; 25 shares Webster, 2,438.75; 81 shares Ocean, 5,188.25; 52 shares Mechanics', Newburyport, 5,561.50; 25 shares Merchants', Newburyport, 918.25.

Deposit in Bank bearing interest is—Institution for Savings, Newburyport, \$746.12.

Warren Five Cents Savings Bank.—Public Funds—United States treasury notes and bonds, \$15,000; Massachusetts State loan, 4,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 14 shares Warren, \$1,421.16; 15 shares Howard, 1,489; 80 shares Exchange, Boston, 9,688.75; 40 shares Webster, 4,125; 10 shares Atlantic, 1,055; 10 shares Suffolk, 1,282.50; 15 shares Shoe and Leather Dealers', 1,575; 63 shares Hide and Leather, 6,250; 14 shares Exchange, Salem, 931; 40 shares Grand, 3,795; 75 shares Asiatic, 2,475; 110 shares Atlas, 11,750; 30 shares Revere, 3,000; 55 shares Eliot, 5,500; 34 shares Blackstone, Boston, 3,400; 5 shares Washington, 500; 20 shares Tremont, 2,000.

Salem Five Cents Savings Bank.—Public Funds—United States scrip, \$54,349.17; Massachusetts scrip, 10,000; Connecticut scrip, 10,262.50.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Asiatic, \$561; Blackstone, Boston, 1,045; City, 530; Granite, 1,479.75; Merchants', Boston, 1,092.50; Bank of North America, 516.25; North, 3,202; Revere, 2,000; Safety Fund, 2,500; Webster, 2,082.50; Exchange, Salem, 3,185.58; Mercantile, 1,176; Naumkeag, 4,571.50; Salem, 9,145.50.

Loans on Bank Stock are—20 shares National, 12 shares Merchants', Boston, 10 shares Eagle, 4 shares Railroad, \$3,970; 27 shares Lowell, 2,400; 5 shares Naumkeag, 300; 20 shares Shoe and Leather Dealers', 2,000; 10 shares Howard, 900; 12 shares Granite, 5 shares Revere, 7 shares State, 1,900.

Deposits in Banks bearing interest are—Naumkeag, \$7,390; Webster, 22.99.

	BRIGHTON.	CHARLESTOWN.	CAMBRIDGE.	LOWELL.
	Brighton Five Cents Savings Bank.	Charlestown Five Cents Savings Bank.	East Cambridge Five Cents Savings Bank.	Lowell Five Cents Savings Bank.
Number of Depositors,	142	2,043	1,074	4,104
Amount of Deposits,	\$6,037 78	\$203,861 08	\$121,533 47	\$677,581 80
Public Funds,	-	20,000 00	5,000 00	65,500 00
Loans on public funds,	-	-	-	-
Bank Stock,	1,240 75	36,309 50	31,215 83	98,330 75
Loans on bank stock,	-	-	-	18,500 00
Deposits, in banks, bearing interest,	-	-	-	50,000 00
Loans on railroad stock,	-	-	-	-
Invested in real estate,	-	-	-	-
Loans on mortgage of real estate,	4,025 00	125,200 00	81,875 00	343,022 50
Loans to county, or town,	1,000 00	-	-	58,350 00
Loans on personal security,	-	17,300 00	-	44,850 00
Cash on hand,	-	8,062 68	442 64	10,139 46

Rate and amount of ordinary Dividend for last year,	5 per cent., 54 86	5 per cent. 7,455 97	4 per cent., 3,525 96	5 per cent., 29,224 46
Average annual per cent. of Dividends ending at time of and including last extra, . . .	In operation 2 years.	7 per cent.	7 per cent.	6½ per cent.
Extra Dividend, when declared,	No extra.	Every 3 years.	Every 3 years.	Every 3 years.
Annual Expenses of the institution, . . .	- - -	109 98	225 00	1,076 50

Brighton Five Cents Savings Bank.—The Bank Stock is owned as follows :—(Rendered at cost to Bank.) City, Boston, \$306.75; Shawmut, 300; Suffolk, 254; Webster, 380.

Charlestown Five Cents Savings Bank.—Public Funds—United States treasury notes, 7 3-10 per cent, \$5,000; United States 5-20's, 5,000; United States certificates of indebtedness, 10,000.

The Bank Stock is owned as follows :—(Rendered at cost to Bank.) 15 shares Bunker Hill, \$1,575; 45 shares Monument, 4,395.50; 20 shares Mattapan, 2,160; 88 shares Safety Fund, 8,785; 54 shares Maverick, 5,288.75; 45 shares Bank of the Republic, 4 320; 20 shares Continental, 2,000; 15 shares Market, 1,137; 33 shares Tradesman's, 3,247.25; 25 shares Atlas, 2,456; 10 shares Newton, 945.

East Cambridge Five Cents Savings Bank.—Public Funds—United States 5-20's, \$5,000.

The Bank Stock is owned as follows :—(Rendered at cost to Bank.) 38 shares Lechmere, \$3,876.65; 10 shares Faneuil Hall, 1,090; 23 shares Bank of the Republic, 2,320.63; 23 shares Cambridge City, 2,316.05; 20 shares Bank of Commerce, 2,072.50; 20 shares

Traders', 2,050; 10 shares Newton, 1,040; 8 shares Bunker Hill, 864; 10 shares National, 1,020; 24 shares Charles River, 2,428.75; 40 shares Howard, 4,110; 10 shares Merchants', 1,050; 15 shares Webster, 1,552.50; 25 shares Revere, 2,533.75; 27 shares Blackstone, 2,891.

Lowell Five Cents Savings Bank.—Public Funds—"20 years, 6's, \$21,500, cost 20,500; 5-20 6's, 20,000, 3 years, 7 3-10, 25,000."

The Bank Stock is owned as follows;—(Rendered at par value.) 100 shares Bank of Commerce, \$10,000; 50 shares Bank of North America, 5,000; 150 shares Bank of the Republic, 15,000; 50 shares Blackstone, 4,970; 50 shares Continental, 5,000; 50 shares Elliot, 5,000; 124 shares Hyde and Leather, 12,400; 47 shares Howard, 4,382.75; 50 shares National, 5,000; 100 shares Revere, 10,000; 91 shares Safety Fund, 9,078; 50 shares Webster, 5,000; 25 shares Prescott, 2,500; 25 shares Merchants', Lowell, 2,500; 25 shares Wamesit, 2,500.

Loans on Bank Stock are—27 shares Appleton, 2,350; 22 shares Merchants', Lowell, 1,950; 33 shares Wamesit, 2,500; 71 shares Prescott, 6,050; 80 shares Railroad, 5,200; 5 shares Concord, 450.

Deposits in Banks bearing interest are—Bank of Commerce, \$30,000; Wamesit, 20,000.

	NATICK.		STONEHAM.		WEST CAMBRIDGE.		WOBURN.
	Natick Five Cents Savings Bank.		Stonham Five Cents Savings Bank.		West Cambridge Five Cents Savings Bank.		Woburn Five Cents Savings Bank.
Number of Depositors,	227		253		509		984
Amount of Deposits,	\$13,284 60		\$11,707 92		\$17,789 82		\$61,821 16
Public Funds,	-		600 00		-		15,169 55
Loans on public funds,	-		-		20,402 83		-
Bank Stock,	518 75		-		-		9,101 00
Loans on bank stock,	-		-		-		600 00
Deposits, in banks, bearing interest,	-		-		958 42		-
Loans on railroad stock,	-		-		-		-
Invested in real estate,	-		-		-		-
Loans on mortgage of real estate,	5,435 00		5,350 00		26,900 00		12,749 00
Loans to county, or town,	5,000 00		5,000 00		1,000 00		8,675 61
Loans on personal security,	1,100 00		1,200 00		-		10,650 00
Cash on hand,	677 47		270 78		516 24		4,874 23

Rate and amount of ordinary Dividend for last year,	4 per cent., 212 51	5 per cent., 317 38	5 per cent., 1,426 24	5 per cent., 1,220 17
Average annual per cent. of Dividends ending at time of and including last extra,	- - -	- - -	In operation 3 years.	6 per cent.
Extra Dividend, when declared,	No extra.	No extra.	No extra.	Every 3 years.
Annual Expenses of the institution,	100 00	60 00	200 00	- 300 00

Natick Five Cents Savings Bank.—The Bank Stock owned (rendered at cost to the Bank) is—5 shares Safety Fund, \$518.75.
Loan to County or Town is—Town of Natick, \$5,000.

Stonham Five Cents Savings Bank.—Public Funds—United States 7 3-10 per cent. bonds, \$600.
No Bank Stock.

West Cambridge Five Cents Savings Bank.—Loans on Public Funds—United States Loan, \$20,402.83.
Loan to County or Town is—Town of West Cambridge, \$1,000.

Woburn Five Cents Savings Bank.—Public Funds—Massachusetts 6 per cent., \$2,040; United States 7-30 per cent., 4,000; United States 6 per cent., 9,129.55.
The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 23 shares Blackstone, \$2,346; 15 shares Faneuil Hall, 1,635; 10 shares Webster, 1,050; 40 shares Hide and Leather, 4,070.
Loan on Bank Stock is—Woburn, \$600.

	WORCESTER.	SPRINGFIELD.	SHELburnE.	FOXBOROUGH.
	Worcester Five Cents Savings Bank.	Springfield Five Cents Savings Bank.	Shelburne Falls Five Cents Savings Bank.	Foxborough Five Cents Savings Bank.
Number of Depositors,	2,072	2,432	672	297
Amount of Deposits,	\$177,689 15	\$252,483 99	\$53,023 59	\$24,998 64
Public Funds,	35,600 00	46,420 00	1,500 00	2,500 00
Loans on public funds,	- -	- -	- -	- -
Bank Stock,	56,800 00	33,567 75	4,065 00	5,800 00
Loans on bank stock,	5,410 00	- -	- -	- -
Deposits, in banks, bearing interest,	8,000 00	- -	- -	- -
Loans on railroad stock,	- -	- -	- -	- -
Invested in real estate,	- -	- -	- -	- -
Loans on mortgage of real estate,	12,850 00	157,810 18	22,774 00	12,320 00
Loans to county, or town,	58,500 00	- -	4,900 00	1,000 00
Loans on personal security,	1,000 00	17,221 10	18,121 50	1,450 00
Cash on hand,	659 01	2,632 16	1,664 31	1,637 75

Rate and amount of ordinary Dividend for last year,	5 per cent., 6,880 19	5 per cent., 10,110 95	5½ per cent., 2,073 33	5 per cent. —
Average annual per cent. of Dividends ending at time of and including last extra, . . .	6 per cent.	7 per cent.	—	6 per cent.
Extra Dividend, when declared,	Every 5 years.	Every 3 years,	No Extra.	Every 5 years.
Annual Expenses of the institution, . . .	967 10	1,196 19	225 00	100 00

Worcester Five Cents Savings Bank.—Public Funds—United States securities, \$32,600; Vermont bonds, 3,000.

The Bank Stock is owned as follows:—(Rendered at par value.) 77 shares City, Worcester, \$7,700; 70 shares Central, Worcester, 7,000; 25 shares Mechanics', Worcester, 2,500; 73 shares Quinsigamond, 7,300; 7 shares Worcester, 700; 26 shares Grafton, 2,600; 80 shares Millbury, 8,000; 20 shares Northborough, 2,000; 20 shares Leicester, 2,000; 20 shares Hyde and Leather, 2,000; 50 shares Merchants', 5,000; 50 shares Safety Fund, 5,000; 50 shares Webster, 5,000.

Loans on Bank Stock are—26 shares Central, Worcester, \$2,300; 17 shares Mechanics', Worcester, 1,250; 11 shares Grafton, 500; 4 shares Blackstone, Uxbridge, 500; 5 shares Oxford, 500; 4 shares Framingham, 360.

Deposit in Bank bearing interest—Quinsigamond, \$8,000.

Springfield Five Cents Savings Bank.—Public Funds—United States treasury notes, 7 3-10 per cent., \$24,150; United States bonds, 6's, 16,270; certificates of indebtedness, 6,000.

The Bank Stock is owned as follows;—(Rendered at cost to Bank.) 20 shares Agawam, \$2,145; 30 shares Chicopee, 3,480; 40 shares John Hancock, 4,180; 27 shares Pynchon, 3,007; 20 shares Springfield, 1,960; 56 shares City, Worcester, 5,600; 52 shares Hampshire Manufacturers', 5,732; 10 shares Cabot, 1,010; 15 shares Hadley Falls, 1,575; 10 shares Monson, 1,010; 15 shares Merchants', Boston, 1,618.75; 30 shares Lee, valued at, 2,250.

Shelburne Falls Five Cents Savings Bank.—Public Funds—United States 7 3-10 per cent. treasury notes, \$1,500.

The Bank Stock owned (rendered at cost) is—40 shares Shelburne Falls, \$4,065.

Foxborough Five Cents Savings Bank.—Public Funds—"7 3-10 per cent. Government bonds, \$2,500."

The Bank Stock is owned as follows:—(Rendered at par value.) 10 shares Boylston, 10 shares Hyde and Leather, 10 shares Webster, 10 shares Safety Fund, 10 shares Wrentham, 4 shares Faneuil Hall, 4 shares Blackstone, \$5,800. Excess of cost charged off to Profit and Loss account.

	FALL RIVER.	NEW BEDFORD.	PLYMOUTH.	HAIRWICH.
	Fall River Five Cents Savings Bank.	New Bedford Five Cents Savings Bank.	Plymouth Five Cents Savings Bank.	Cape Cod Five Cents Savings Bank.
Number of Depositors,	2,163	5,312	642	738
Amount of Deposits,	\$171,567 72	\$804,140 44	\$39,800 73	\$67,482 73
Public Funds,	33,935 40	319,740 00	4,274 38	- -
Loans on public funds,	- -	200 00	- -	- -
Bank Stock,	106,347 45	50,423 74	11,078 46	6,439 25
Loans on bank stock,	875 00	280 00	838 00	- -
Deposits, in banks, bearing interest,	- -	- -	- -	- -
Loans on railroad stock,	- -	- -	- -	- -
Invested in real estate,	- -	1,668 41	- -	- -
Loans on mortgage of real estate,	1,500 00	292,340 36	18,849 00	23,887 25
Loans to county, or town,	- -	2,100 00	- -	7,700 00
Loans on personal security,	35,241 88	151,481 99	4,097 00	21,060 00
Cash on hand,	371 69	1,624 67	1,045 42	7,827 12

Rate and amount of ordinary Dividend for last year,	5½ per cent., 8,412 58	5½ per cent., 36,471 89	5 per cent., 1,718 88	4 per cent., 1,997 38
Average annual per cent. of Dividends ending at time of and including last extra,	- - -	- - -	- - -	6 per cent.
Extra Dividend, when declared,	No Extra.	No Extra.	No Extra.	Every 5 years.
Annual expenses of the institution,	700 00	1,500 00	313 25	537 00

Fall River Five Cents Savings Bank.—Public Funds—Government 7 3-10 per cent. loan, \$7,000; certificates of indebtedness, 26,935.40.

The Bank Stock is owned as follows :—(Rendered at cost to Bank.) Atlantic, \$1,303.25; Atlas, 2,095; Bank of Commerce, 1,032.50; Blackstone, 6,365; Broadway, 4,056 25; Eliot, 810; Exchange, 4,800; Hide and Leather, 5,262.50; Howard, 6,534 25; Maverick, 2,059.50; National, 2,442; Revere, 5,000; Safety Fund, 5,045; Shawmut, 5,225; Webster, 3,095; Cambridge Market, 5,542.50; Malden, 9,886 05; Mattapan, 2,125; Metacomet, 4,391 65; Monument, 8 339.25; Oxford, 2,160; South Reading, 7,200; Tradesman's 10,077.75; Wamsutta, 1,500.

Loans on Bank Stock is—10 shares Wamsutta, \$875.

New Bedford Five Cents Savings Bank.—Public Funds—United States 7 3-10 per cent. treasury notes, \$98,000; coupon 6's, 1881, 183,550; certificates, 6 per cent, 40,000.

The Bank Stock is owned as follows :—(Rendered at cost to Bank.) 210 shares Mechan-

ics; 5 shares Marine; 16 shares Bedford Commercial; 35 shares Fairhaven; 30 shares Worcester County; 100 shares Safety Fund; 100 shares Revere, \$50,423.74.

Plymouth Five Cents Savings Bank.—Public Funds—United States 6 per cent. notes, 20 years, \$2,000, cost 1,874.38; United States 5-20, 1,000, cost 1,000; United States 7 3-10 per cent., 1,400, cost 1,400.

The Bank Stock is owned as follows :—(Rendered at cost to Bank.) Atlas, \$1,584.90; Webster, 1,035; Merchants', 1,038.25; Revere, 1,006.25; Bank of Commerce, 1,029.13; Bank of the Republic, 1,000; Shoe and Leather Dealers', 570 50; City, 849; North, 505.38; Pawnors', 200 80; Old Colony, 1,148; Plymouth, 1,111.25.

Loan on Bank Stock is—12 shares Old Colony, \$838.

Cape Cod Five Cents Savings Bank.—The Bank Stock owned (rendered at cost to Bank) is—48 shares Bank of Cape Cod, \$5,439.25; 10 shares Shawmut, Boston, 1,000.

A G G R E G A T E S .

	1862. Ninety-three Banks.	1861. Ninety-three Banks
Number of Depositors,	248,900	225,058
Amount of Deposits,	\$50,403,674 23	\$44,785,438 56
Public Funds,	9,222,568 75	3,111,148 45
Loans on Public Funds,	139,642 83	75,073 80
Bank Stock,	9,613,244 29	9,176,039 68
Loans on Bank Stock,	560,913 67	816,744 02
Deposits, in Banks, bearing interest, . .	966,219 74	1,228,419 28
Loans on Railroad Stock,	86,798 00	55,825 00
Invested in Real Estate,	326,042 44	286,211 30
Loans on Mortgage of Real Estate, . . .	18,408,749 50	18,336,337 02
Loans to Counties and Towns,	4,333,832 17	3,659,046 58
Loans on Personal Security,	5,656,923 17	8,916,929 46
Cash on hand,	2,094,671 47	484,900 55
Average rate and aggregate amount of ordinary Dividends for last year, . . .	4 $\frac{18}{100}$ per cent.* 1,977,463 13	4 $\frac{50}{100}$ per cent.† 1,943,532 04
Annual Expenses of the Institutions, . .	135,782 81	120,886 07

* Calculated on the returns of 81 Banks,—the East Boston, Chelsea, Lynn, Newburyport, Salem, Cambridgeport, Milford, North Brookfield, Attleborough, Citizens', of Fall River, Foxborough, and Barnstable Banks giving the rate, but not the *amount* of their Dividends.

† Calculated on the returns of 85 Banks.

NOTE.—By decree of the Supreme Court of the United States, on the first day of March, 1862, ceding the municipality to this Commonwealth, the Citizens' Savings Bank, in Fall River, in the State of Rhode Island, became a corporation of Massachusetts; and by the same decree, ceding the town of Pawtucket in this Commonwealth to the State of Rhode Island, the Franklin Savings Bank, in said municipality, became a corporation of the State of Rhode Island.

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